The Gift of Comfort
MLGW’s Gift of Comfort program enables you to make a payment of any amount toward a specific customer’s utility bill as a gift. You only need to know the recipient’s address. Simply complete the Gift of Comfort form at www.mlgw.com and follow the mailing instructions, or call 544-MLGW (6549) for more information. Your gift will show in the form of a credit on the recipient’s MLGW bill.

Agricenter International
Jan. 4: Bridal Rhapsody Extravaganza, 11 a.m. to 5 p.m. Call 266-8068 for more information.
Jan. 20: The American Heart Association’s, “Power to End Stroke” in the African American community. Dinner will be provided at the Holiday Inn, University of Memphis campus, and attendees must RSVP by calling 383-5400.

MLGW relaxes credit policy to aid customers
With rising energy costs and a volatile economy, MLGW is implementing changes to its customer care policy (previously referred to as the MLGW credit policy) to assist as many customers as possible while still maintaining sound business practices. The revisions will go into effect January 1, 2009, with the exception of language changes to the annual moratorium that will become effective December 1, 2008. Highlights of the changes include the following:

Deposits - The maximum deposit amount of $500 has been reduced to a maximum amount of $225, with a minimum of $125. Also, new customers can pay their deposits over a five-month period in increments of $25 instead of being billed the entire amount the first month.

Definition of Good Pay Customers - MLGW is changing the definitions of “good pay” and credit risk customers, resulting in more flexibility with the “good pay” designation. A-rated or “good pay” customers are not required to have a deposit, and they have a higher minimum balance threshold. For B-rated or “credit risk” customers, missed payment arrangements and poor payment history are removed from the criteria defining those customers. Therefore, an additional 50,000 to 70,000 customers will move into the “good pay” category.

SmartPay - Because credit history will no longer affect a customer’s eligibility to enter Smart Pay, MLGW’s leveled billing

(continued on inside)
program, more customers can participate and will be better able
to manage budget fluctuations in their utility bills each month.

Discount Allowance - MLGW’s Discount Allowance,
formerly known as the K-discount, allows a customer to earn
a Discount Allowance after six consecutive months of not
incurring a late fee. The Discount Allowance will be automati-
cally applied on the first late payment assessed. A customer may
accrue no more than three Discount Allowances.

No Water Cutoffs - MLGW also administers a “No Cut
Water Program” for all residential customers subject to a delin-
quent service disconnect. Under this program, residential water
services are left on for a minimum period of 60 days after the gas
and electric services are disconnected for non-payment.

Deferred Payment Plan - Customers will now be allowed to
enter into a payment arrangement while on a Deferred
Payment Plan.

Hardship Criteria - The new policy increases the number of
days for hardship criteria from 30 to 45.

Conservation - In addition to altering the credit policies,
MLGW is strongly encouraging customers to conserve energy
this winter through a variety of means including bill inserts,
brochures, news stories, advertisements, and MLGW participa-
tion in public events such as Community Conservation Day,
which was held on October 10. MLGW is also engaged in an
advertising campaign that features PSAs on TV, radio and
print, as well as billboards, to help customers save energy. Tips
are also available online at www.mlgw.com, and programs such as
EnergySmart Memphis and the Energy Doctor can further
assist customers in using energy efficiently.

Gas appliance safety alert
While natural gas is generally a safe and reliable energy
source, it can produce a deadly gas called carbon mon-
oxide when it is not burned properly because of poor
ventilation or dirty or malfunctioning appliances, such
as stoves, and hot water heaters. Therefore, it is impor-
tant to inspect your appliances for gas leaks or residue
build-up (soot) that could prevent the unit from getting
the proper amount of oxygen to burn safely. A natural
gas flame should always burn blue with a steady flame.
A yellow or wavering flame or the presence of soot sig-
nals possible carbon monoxide emission, and you should
call MLGW at 528-4465 to schedule an inspection.

Headaches, fatigue, dizziness, nausea, vomiting, and the
inability to think clearly are all tell-tale signs of carbon
monoxide poisoning. If you suspect carbon monoxide
poisoning, seek medical assistance immediately and
move the victim, if possible, to a well-ventilated area,
then call our 24-hour emergency number, 528-4465.

TVA to reduce rates in New Year
In response to lower fuel costs, the Tennessee Valley
Authority (TVA) announced in November that it would
reduce its wholesale electricity rates by 6 percent begin-
nning Jan. 1. The rate reduction is expected to provide
residential electric customers in the TVA region a savings
of about $4 to $8 a month on their utility bills.

In 2006, TVA implemented a quarterly fuel cost adjust-
ment mechanism to recover losses after experiencing dra-
matic fuel cost spikes following hurricanes Katrina and
Rita. Since then the adjustment has fluctuated, but this
quarter there was a 25 percent reduction in TVA’s fuel
cost charge – the largest reduction since the mechanism
was put in place. The resulting six percent rate reduction
will provide some relief to customers following TVA’s

MLGW brings good tidings: no rate increase for 2009
MLGW’s budget proposal for 2009 was approved by the
City Council on Nov. 18 with good news for utility
customers. The $2 billion budget will infuse more bud-
getary dollars into reliability enhancement projects and
the expansion of energy conservation/weatherization
programs without the need for raising utility rates.

In a time of national economic uncertainty and financial
anxiety, MLGW worked to prevent adding the stress of a
rate increase to its customers while increasing value in its
services.

“This budget reflects our commitment to do what is in
the best interest of our customers,” said MLGW Presi-
dent and CEO Jerry Collins Jr. “We are striving to keep
rates steady for at least the next three years while at the
same time ensuring that our customers receive the same
reliable service that they have come to expect from us.”