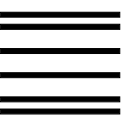
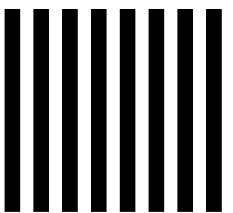


NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 638 MEMPHIS TN

POSTAGE WILL BE PAID BY ADDRESSEE

CUSTOMER ACCOUNTS AND RECORDS
MEMPHIS LIGHT GAS AND WATER DIVISION
PO BOX 430
MEMPHIS TN 38101-9792



**Simply download the Budget
Billing application, fill it out and
mail to:**

Customer Accounts and Records
Memphis Light, Gas and Water Division
PO Box 430
Memphis, TN 38101-9969

Save Energy and Money!

Remember to use the
My Account tools

at

www.mlgw.com

to find out how to use
energy wisely in your home.



10/09KCF/3M

Budget Billing

Take the guesswork
out of your monthly
utility cost!



Would you like to know what your utility costs will be each month, even before you receive your bill? You can - with



Budget Billing, an MLGW program that allows you to pay the same amount each month. Budget Billing does not reduce your overall energy expense. It simply lets you spread out your annual energy expense over a 12-month period and lets you know ahead of time what your monthly payment will be. This program will allow you to manage your household budget a whole lot easier.

Here's how Budget Billing works:

- When you enroll in the program, MLGW analyzes your previous six months or a year's total usage, adjusts for rate changes and weather conditions, and divides the total into 12 monthly installments.
- You pay this installment each month until the following March, when the Budget Billing installment for the next 12 months is determined.

Periodic reviews:

We estimate your Budget Billing installment amount as accurately as possible. However, changes in cost of energy, weather and life-style can cause unexpected changes. To avoid a significant difference between the budget that you're billed and the cost based on the actual amount of energy you used, we conduct monthly reviews of your account.

Payment adjustment:

After a periodic review, your Budget Billing payment amount could stay the same or it could be adjusted up or down, depending on the cost of your actual usage. A payment adjustment is designed to help you avoid a large over- or under-payment at the end of your Budget Billing year. However, any year-end deficit or credit will be factored into your installment for the next year.

To participate in Budget Billing:

- You must have an active account.
- You must have lived at your current address for a minimum of six months.
- Your Budget Billing installment must be paid by the due date each month.
- In the event you are disconnected for non-payment or change addresses, you will be removed from the program and will not be able to participate in Budget Billing for six months.

To apply:

It's easy to apply for Budget Billing by using one of the following options:

- Call 544-MLGW (6549), Monday through Friday between 7 a.m. and 7 p.m.
- Visit one of MLGW's business offices.
- E-mail your information to: BudgetBilling@mlgw.org

Apply for MLGW's Budget Billing Today!

Name on Account _____ MLGW Account # _____
Address _____ City _____ State _____ ZIP _____
Home Phone _____ Work Phone _____
Signature _____ Date _____

Upon receipt of this application, we will send you a letter to inform you if you have been accepted.

- Check here to eliminate even more guesswork. Sign up for AutoPay and have your Budget Billing installment automatically deducted from your bank account at the same time each month. An AutoPay application will be sent to you or you may visit www.mlgw.com for more details.