



Memphis Light, Gas and Water
P.O. Box 430
Memphis, TN 38101-0430

Services for our Senior Customers

- **Bill Payment**
- **Special Services**
- **Community Assistance**
- **Saving Money**
- **Contacting MLGW**



How and where can I pay my bill?

BY MAIL

The address to mail payments is:
MLGW • P. O. Box 388 • Memphis, TN 38145
Please do not mail payments to any other MLGW location, and do not mail cash.



ONLINE

You can pay your bill at www.mlgw.com either by clicking on “Pay Your Bill” and then selecting the “Pay Electronically” link and log into your “My Account” area. Both methods enable you to pay your bill through the “One-Time Payment” option using your checking or savings account, MasterCard, Visa and Discover cards, and ATM/debit card (displaying the Star, Pulse of NYCE logos). There are no fees for these payments.

For greater convenience, enroll in the e-Billing option through “My Account.” This paperless billing service is free and terminates the monthly printed MLGW bill and issues e-mail notifications when your MLGW bill is available for access on www.mlgw.com or your banking site.

BY PHONE

To pay your bill by phone, call our automated payment system at 1-866-315-0277. Be sure to have your credit card (MasterCard, Visa or Discover) or personal check information available when you call. A nominal fee will be charged by Metavante, the company providing this service.



Customers can now interact with MLGW via: Twitter, Blogspot, Facebook and You Tube.



twitter.com/mlgw



mlgw.blogspot.com



youtube.com/mlgwwaystosave



facebook.com/mlgw1



MLGW iPhone App now available on iTunes App Store.



pinterest.com/memphislgw/



Street Light & Leased Outdoor Light Outages

820-7878

Reports can also be submitted online at
www.mlgw.com at any time.

Revenue Protection

322-5741

Report questionable or suspicious utility-related activity including
suspected utility theft.

Also, visit us online at www.mlgw.com, where you'll find valuable
information about your utility services 24 hours a day, 7 days a week!

IN PERSON

You may also visit one of our community offices or authorized paying
agents to make your bill payment. MLGW Community offices accept
Mastercard, Visa and Discover credit cards.

Community Offices

The following business office locations are open from 8:30 a.m. to
5 p.m., Monday through Thursday, and until 6 p.m. on Friday.

Main Office

245 South Main Street

North Community Office

2424 Summer Avenue

South Community Office

2935 Lamar Avenue

Whitehaven Community Office

1111 East Shelby Drive

Millington Community Office

5131 Navy Road

8 a.m. – 4:30 p.m.,

Monday through Friday

Express Pay

MLGW's automated pay station machines allow you to pay your utility bill
24 hours per day, seven days per week, 365 days of the year. Currently,
these machines accept Cash Only and print a receipt. This is a free
service to MLGW customers. Express Pay machines are available at all
MLGW Community Offices except Millington, which has a night deposit box.

TIO Networks Locations

Cash payments can be made for a nominal fee using the TIO Networks
kiosks at participating Exxon Hop In, Walgreens, Ike's, Circle K and the
MoneyGram ExpressPayment service at all Walmart and CVS pharmacy
retailers. Customers must enter either their 16-digit account number
or the telephone number and the last four digits of the Social Security
number associated with the account.

Paying Agents

We have many authorized paying agents that will accept MLGW bill payments. Paying Agents accept Cash, Check or Money Orders. This service is free to MLGW customers. Look for the MLGW Paying Agent sign or call our Customer Care Center at 544-MLGW (6549) to request a list of paying agent locations. Paying Agents are also listed online at www.mlgw.com.

When using a paying agent, you must have both portions of your utility bill and the payment must be made on or before the due date printed on your bill.

AutoPay

Your payment can be deducted from your checking account by signing up for AutoPay. Your payment will be drafted on the due date of your utility bill. With AutoPay you eliminate postage, and it is a convenient way to pay on time avoiding late fees. You may call the Customer Care Center at 544-MLGW (6549) to request an application or go to www.mlgw.com.

Budget Billing

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. You'll be able to manage your household budget a whole lot easier. Call the Customer Care Center, 544-MLGW (6549), or e-mail us at budgetbilling@mlgw.org

What if I can't pay my bill?

Payment Extension

Customers in hardship situations may request an extension of their current bill's due date, provided certain criteria are met and payment arrangements are maintained. Call the Customer Care Center, 544-MLGW (6549). Customers calling this number have the option of speaking with a Service Advisor or requesting an extension by following

analyze bill changes through the My Account dashboard (residential accounts only). Just go to www.mlgw.com and click on My Account.

How can I contact MLGW?

Public Education Program

528-4820

Let the professionals with MLGW's Public Education Program share valuable information with your community group, church or civic organization. Call 528-4820 or complete the speaker request form online at mlgw.com/speaker/speaker.

MLGW's Customer Care Center

Service Advisors are available to assist you
Monday - Friday, 7 a.m. to 7 p.m.

Start, stop or transfer service
Report trouble with existing service
Sewer/fire protection contact information
Pilot light-up scheduling

820-7878

Reconnect Service

(disconnected for non-payment)
Account billing inquiry
Payment arrangements
Request duplicate bill
Other billing-related questions

544-MLGW (6549)

Electric Outage Hotline

Report electric outages or
flickering lights at any time by calling

544-6500

MaxImpact

This program is designed to promote home weatherization and energy efficiency by providing long-term, low-interest loans to qualified low-income, elderly and physically challenged customers. To obtain an application, call 528-4188.

Project CARE

Project CARE funds are awarded to qualified elderly and/or physically challenged customers to assist with emergency energy efficiency repairs to their homes. For details on receiving assistance, call Customer Relations at 528-4887.

How can I save money on my bill?

Energy Doctor

With this free service, an MLGW energy technician will make a “house call” to perform an energy survey. You will receive a customized report that includes a breakdown of home energy usage and recommendations for reducing energy waste. Call our Residential Services department, 528-4188.



Energy Calculators

Use the online Energy Calculators at www.mlgw.com to answer questions like: “How much does it cost to operate the TV?” “How much can I save by adjusting the thermostat?” “Do Energy Star appliances really save money?” “Will replacing light bulbs save energy?”

Using Energy Wisely

MLGW offers several brochures that give suggestions on how you can save on energy costs. You may request these brochures by visiting www.mlgw.com or calling 528-4YOU (4968).

My Account

Customers can now view their current MLGW bill and up to 12 months of previous bills, make electronic payments, view payment history and

the automated prompts. You can also go to mlgw.com/payarrange. Both follow the same approval guidelines.

Net Due Date Program

If a residential customer of record receives income in the form of Social Security, Disability, governmental assistance, pension or any source that is paid either once or twice a month and is not supplementing that income, the customer may be eligible to change the MLGW bill due date to the 12th of each month.

Extended Payment Plan

In certain instances, MLGW may establish a repayment plan of a past-due balance in addition to the regular utility bill. Call the Customer Care Center, 544-MLGW (6549).

Holiday Bill Break Program

MLGW will defer cutoffs for nonpayment for all residential customers between December 15 and January 14 annually. Customers must have an unpaid balance of \$399 or less. This new program will allow customers to have extra cash during the holidays while protecting them from getting into serious debt.

Winter Moratorium for Elderly and Physically Challenged Customers

The program is designed to defer cutoffs during the months of December, January, and February for customers who are 60 years of age or older and/or physically challenged.

- Utility service must be listed in the name of the elderly and/or physically challenged person.
- If qualification is to be based on age, proof of such is required (example, driver’s license).
- If qualification is to be based on disability, proof of such is required (example medical statement from the physician).
- Past due amounts must be paid before December 1.



- Applications are received at any MLGW Business Office from November 1 through November 29.
- Customers are encouraged to pay bills by the due date. However, at the end of the three-month period, satisfactory payment or arrangements should be made before the March utility bill is due.

On Track Program

This program is designed to assist low-income customers who have fallen behind on their bills. In order to qualify for the program, customers must have steady income, meet low-income guidelines and have a MLGW account balance of more than \$600. The On Track Program focuses on budgeting and energy conservation education. Enrollment is year-round. Applications are available online at www.mlgw.com and at all MLGW community offices.

What community assistance programs are available?

The Shelby County Community Services Agency (CSA), Metropolitan Inter-Faith Association (MIFA) and other agencies offer a number of programs to assist customers with utility payments.

CSA

This agency offers heating, cooling and emergency assistance to elderly, handicapped and low-income households. A Weatherization Assistance program is also available. To find out more about these programs, call 222-4315 or 222-4200.

MIFA

MIFA's Plus-1 program provides one-time utility assistance to customers facing unforeseen financial hardships. For details on how to receive assistance, call MIFA at 527-0226. Plus-1 is funded by monthly contributions of \$1 or more from participating MLGW customers. To find out how you can help, call 544-MLGW (6549) or visit us online at www.plus1memphis.org.

Plus-1

Shelby County Sheriff's Department

If you would like one of the volunteers from the Shelby County Sheriff's Department to check on you daily, please call 222-5922.

Are special services offered for elderly and physically challenged customers?

Telecommunication Devices for the Deaf (TDD)

TDD is available for customers who own a TDD or have access to one. For normal utility business, call 528-HEAR (4327). This service is available 24 hours a day, 7 days a week.

Third Party Notification (Double Notice Protection)

You may designate a third party for us to notify in the event of a pending service cutoff due to non-payment or insufficient payments. The third party will not be responsible for paying your bill, but will act as an additional communication link to ensure that you are aware of your cutoff status.

Care Card

If you are physically challenged, 70 years of age or older, or unable to stand in line to pay your bill, sign up for a Care Card at an MLGW community office. For more information, talk to a Credit Counselor in the community office or call our Customer Care Center at 544-MLGW (6549).

Pilot Light-Up

MLGW offers complimentary pilot light-ups and natural gas safety inspections for elderly and disabled customers. Call 820-7878 to schedule an appointment for a pilot light-up.

Life Support

Special efforts are made to provide an uninterrupted power supply for customers on physician-certified, non-portable life-sustaining equipment. To learn about the certification process, call 544-MLGW (6549).