



# 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 **mlgw.com** by clicking on "Payment Options" and then selecting the "Electronically" link and log into your "My Account" area. You will need your 16-digit account number and My Account access code from your bill. This method enables 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 or NYCE logos). There are no fees for these payments.

For greater convenience, enroll in the eBilling option through "My Account." This paperless billing service is free, terminates the monthly printed MLGW bill and issues email notifications when your MLGW bill is available for access on **mlgw.com** or your banking site.



**By Phone:** To pay your bill by phone, you must first create an Interactive Voice Response (IVR) login or phone pay ID and PIN using the "My Account" feature on MLGW's website. My Account will store payment preferences and make bill paying via the phone easier. Call our automated payment system at **1-866-315-0277** when you are ready to make a payment. A nominal fee will be charged by Metavante, the company providing the service.



**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 and checks.

## Community Offices

The following business office locations are open from 8:30 a.m. – 5 p.m. Monday-Thursday and 6 p.m. on Fridays. There are drop boxes for payments at all community office locations. Make sure you include your account number on your check or money order or include the payment stub from your bill. Please don't put cash in the drop boxes. There are also drive thru windows at the Lamar, Whitehaven and Millington offices to accept your payment in cash, check or money order.

Customers may continue to mail in payments, pay by phone, pay through My Account, sign up for autodraft and utilize the 90+ authorized pay agents across the city. For a full listing of payment options, visit **mlgw.com/payingyourbill**.

As always, customers should call us at **901-544-6549** if they need assistance. Customers may also request payment arrangements in My Account and through

our webchat. Customers may continue to mail in payments, pay by phone, pay through My Account, sign up for autodraft and utilize the 90+ authorized pay agents across the city. For a full listing of payment options, visit [mlgw.com/payingyourbill](http://mlgw.com/payingyourbill).

**Main Office**  
245 South Main Street

**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



**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 go online to see the list of Paying

Agents at [mlgwagents.com](http://mlgwagents.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 **901-544-MLGW (6549)** to request an application or go to [mlgw.com/autopay](http://mlgw.com/autopay).



**PrePay:** For customers who have smart meters for all the services MLGW provides to their residence, PrePay affords them the freedom to pay on their own schedule. You can make smaller, more frequent

payments—making it easier to set a household energy budget that makes sense for your lifestyle. Sign up for text, voice or email alerts so you always know your balance. Visit a MLGW Community Office to start this service.



**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 costs 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, **901-544-MLGW (6549)**, or email us at [budgetbilling@mlgw.org](mailto: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, **901-544-MLGW (6549)**. Customers calling this number have the option of speaking with a Service Advisor or requesting an extension by following the automated prompts. Eligible customers may also make payment arrangements through their MLGW My Account at [mlgw.com/payarrange](http://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 12<sup>th</sup> of each month.

**Extended Payment Plan:** In certain instances, MLGW may establish a repayment plan of a balance in addition to the regular utility bill. Call the Customer Care Center, **901-544-MLGW (6549)**.

## **Winter Moratorium for Seniors 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 senior 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 a physician).
- Past-due amounts must not be above the minimum threshold of \$199.99 as of November 30 of each year.
- Applications are received at any MLGW Community 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. To qualify for the program, customers must have steady income, meet low-income guidelines and have an MLGW account balance of more than \$600. The On Track program focuses on budgeting and energy conservation education. Enrollment is year-round. Several options to apply: You can download the application at the website or email [mlgwontrack@mlgw.org](mailto:mlgwontrack@mlgw.org) to have an application sent to you via docusign or U.S. mail.



Call **901-528-4820** and an application will be sent by U.S. mail or email.

Submit On Track application online.

Login to your MLGW My Account and click on 'My Application for On Track'.

For additional questions, contact On Track at **901-528-4820** or email [mlgwontrack@mlgw.org](mailto:mlgwontrack@mlgw.org).



## 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 utility assistance for elderly, handicapped and low-income households. To be eligible, you do not have to have a disconnect notice, but you must have an active utility account. To find out more about these programs, go to [shelbycountycsa.org](http://shelbycountycsa.org) or call **901-222-4200**.

**MIFA:** Plus-1 program provides one-time utility assistance to

customers facing unforeseen financial hardships. For details on how to receive assistance, call MIFA at **901-529-4538** or email [emergencyserviceshelpdesk@mifa.org](mailto:emergencyserviceshelpdesk@mifa.org). Plus-1 is funded by monthly contributions of \$1 or more from participating MLGW customers. To find out how you can help, call **901-544-MLGW (6549)** or visit us online at [plus1memphis.org](http://plus1memphis.org).



**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 **901-222-5875**.



## Are special services offered for seniors and physically challenged customers?

**Telecommunication Devices for the Deaf:** TDD is available for customers who own a TDD or have access to one. For normal utility business, call **711**. 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 **901-544-MLGW (6549)**.

**Pilot Light-Up:** MLGW offers complimentary pilot light-ups and natural gas safety inspections for senior and disabled customers in advance of colder weather. Call **901-544-MLGW (6549)** 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 **901-544-MLGW (6549)**.

# 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, **901-528-4188**.

## **Share the Pennies – Home Weatherization Program:**

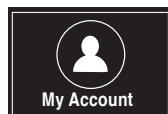
This program provides grants for low-income homeowners to make weatherization repairs in their homes (e.g., fixing broken windows, repairing a furnace, sealing doors, stopping water or gas leaks). An MLGW Energy Technician completes an energy audit at the customers’ home and determines which repairs will have the most significant impact on energy efficiency. If the applicant is approved, MLGW hires contractors to complete repairs **FREE** of charge to the customer. To qualify, customers must own their home and have a total household income of less than 200 percent of the federal poverty level.

Other restrictions may apply. For more information about Share the Pennies grants and how to apply, visit [mifa.org/sharethepennies](http://mifa.org/sharethepennies).

**Energy Calculators:** Use the online Energy Calculators at [mlgw.com](http://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?”

**My Account:** Customers can view their current MLGW bill and up to 12 months of previous bills, make electronic payments, view payment history and analyze bill changes through the My Account dashboard (residential accounts only).

Customers with smart meters can also view daily usage information. Customers can also use My Account to report power outages and get details on restoration efforts. Just go to [mlgw.com](http://mlgw.com) and click on My Account.



# Share the Pennies

## HOME WEATHERIZATION PROGRAM



# How can I contact MLGW?

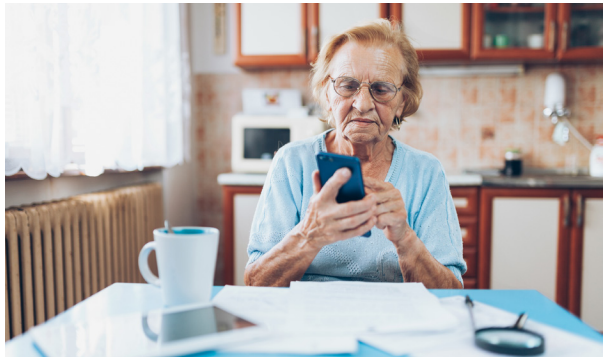
**MLGW's Customer Care Center, 901-544-MLGW (6549):** Service Advisors are available to assist you Monday – Friday, 8 a.m. – 7 p.m. to start, stop or transfer service; report trouble with existing service; sewer/fire protection contact information and pilot light-up scheduling. Reconnect Service (disconnected for non-payment); account billing inquiry; payment arrangements; request duplicate bill and other billing-related questions.

**Street Light & Leased Outdoor Light Outages:** Reports can also be submitted online at [mlgw.com](http://mlgw.com) at any time.

**Electric Outage Hotline, 901-544-6500:** Report electric outages or flickering lights at any time.

**Revenue Protection, 901-322-5741:** Report questionable or suspicious utility-related activity including suspected utility theft.

**Public Education Program, 901-528-4820:** Let the professionals with MLGW's Public Education Program share valuable information with your community group, church or civic organization. Call or complete the speaker request form online at [mlgw.com/speaker](http://mlgw.com/speaker).



Also, visit us online at [mlgw.com](http://mlgw.com), where you'll find valuable information about your utility services 24 hours a day, 7 days a week!



Interact with MLGW via Instagram, Twitter, Facebook, Blogspot and YouTube. You can also download the MLGW app available for iPhone and Android devices. Just visit [mlgw.com](http://mlgw.com) and click on the logos.

