* **Acceptable forms of identification include:**

- Valid driver license or Tennessee Driver Certificate
- Official State ID card
- Federal identification (passport, passport card, visa, permanent resident card or alien registration card)
- Voter registration card
- Social Security Card
- Certified Copy of Birth Certificate
- IRS Individual Taxpayer Identification Number (ITIN)
- Medicaid or Medicare Card
- State-Issued Hunting or Fishing License
- State-Issued Gun Permit or License
- Consular ID Card

Tennessee residents 60 years of age or older who have elected to obtain a Tennessee driver license without a photo may present this license in lieu of photo identification. (For other forms of acceptable identification, refer to the US Citizenship and Immigration Services(USCIS) website, https://www.uscis.gov/save/commonly-used-immigration-documents.)
Corporations, Limited Liability Companies, Limited Liability, Partnerships and Limited Partnerships must be registered with the Tennessee Secretary of State to be eligible to receive utility service.

As an established customer, can I make payment arrangements online?

Yes, customers can now make payment arrangements by calling the Customer Care Center at 544-MLGW (6549) or visit mlgw.com/payarrange to sign up through MyAccount. Customers will need to have received a cutoff notice in the past 10 days, and will need their MLGW account number, last four digits of their social security number, and a working email address in order to make payment arrangements online.

Where can I read about MLGW's credit policy?

At MLGW, our credit policy and procedures are known as the MLGW Customer Care Policy.

You can examine the MLGW Customer Care Policy at mlgw.com.

If you have any questions about your bill, call 544-MLGW (6549). To stop, start, transfer service or to report service maintenance, call 544-6549 or visit any of our Business offices.

MLGW wants you to be aware of scams and protect yourself by being informed. Here are a few tips that will help you protect yourself from being scammed:

- MLGW representatives **do not** personally call customers requesting payment. However, MLGW does mail cut off notices to customers and uses autodialers alerting them that a payment needs to be made by a certain date to avoid cut off.
- MLGW representatives will not tell you to purchase a prepaid or gift card to pay your bill.
- When in doubt, call MLGW's Customer Care Center at 544-6549 to verify account status or to find out if MLGW is working in your area.

If you believe you have been targeted or victimized, immediately contact your local police department. For more on scams, visit mlgw.com/scamalerts.

9/25/EJ

MLGW

We watch for Red Flags for customers' protection

What are Red Flags?

"Red Flags" are simply warning signs. For the protection of your identity when you are requesting utility service, MLGW representatives are trained to identify suspicious patterns and practices, or specific activities, which may indicate the possibility of identity theft. The federal Fair and Accurate Credit Transaction Act (FACTA) requirements mandate that utility providers must properly identify all customers in order to safeguard them from one of the country's fastest growing crimes - identity theft.

FACTA is a measure designed to protect American consumers while in the routine business of establishing or obtaining credit in the market place, and has spurred MLGW to make credit policy updates to better protect its customers. There are more than 15 million identities stolen in the United States every year, mostly for purposes of fraud. MLGW does not want a single customer to be defrauded as a result of identity theft and has procedures in place designed to stop anyone who might be seeking to steal your identity. For example, an identification card that looks like it might be fake is a "red flag."

Is looking for Red Flags a new practice at MLGW?

No. We have always been very careful to protect the identities of our customers. In 2003, the federal government enacted into law the Fair and Accurate Credit Transaction Act (FACTA), a measure designed to protect American consumers while in the routine business of establishing or obtaining credit in the market place. All customers seeking utility services must be properly identified by their utility company. This is to safeguard customers from identity theft by third parties.

When did Red Flags begin?

Federal regulatory changes in FACTA enacted in 2008 spurred MLGW to make credit policy updates to better protect you — the valued MLGW customer. These updates went into effect on November 1, 2009.

What do Red Flags mean for the new customer seeking utility service?

MLGW will require a fully executed service agreement from all new residential and general power customers. MLGW will also require all new residential customers, sole proprietors and general partnerships to provide two forms of identification, one of which must be a discernible picture ID. Acceptable forms of identification are listed in this brochure.*

What if I am already an established customer of MLGW?

Please note that if you are already an established, properly identified customer of MLGW, you do not need to take any further action at this time. However, if you alter your services in the future, you may be asked to provide a completed and signed service agreement plus two valid forms of identification,* as a protective measure for you.

Is my identity protected as an MLGW customer?

Yes, a customer's identity is protected by validating the customer of record identification. MLGW may request to update your identification as a protective measure.

How do I avoid service interruption because of a Red Flag?

You can avoid a service interruption by providing MLGW with two valid forms of identification,* one of which must be a discernible picture ID, and a fully executed service agreement within 30 days of the request.

New service established without properly completing the service agreement or identification will be placed on a conditional basis and given 30 days to comply or can obtain services through prepaid billing.

How do I establish new utility services?

New customers may request utility services the following ways:

- Online: mlgw.com
- Telephone: 544-6549
- Webmail/Email: mlgwcustomercare@mlgw.org
- Business offices: (Mon.-Thurs.) 8:30 a.m. - 5 p.m., (Fri.) 8:30 a.m. - 6 p.m.
- **Main** - 245 S. Main Street
- **South** - 2935 Lamar Ave.
- **Whitehaven** - 1111 E. Shelby Drive
- **Millington** - 5131 Navy Road (Mon-Fri.) 8 a.m. - 4:30 p.m.

Although some customers may be required to visit an MLGW Business office, MLGW will continue the general practice of connecting utility services over the telephone or online at mlgw.com/residential/request-service. A service agreement will be mailed to the new customer, who will have approximately 30 business days to return a completed and signed service agreement, along with the required identification, to MLGW via mail or online at MyAccount. MLGW will remind the customer during that time that all documentation should be returned or disconnection of services will occur. Should the service agreement and valid identification not be returned to MLGW by the date requested, the utility services supplied to that customer will be subject to disconnection.

What are the requirements to establish new service?

MLGW requires residential customers and general power customers, which includes sole proprietors and general partnership owners, to complete a agreement and provide two forms of valid identification,* one of which must be a discernible picture ID.