

TERMS OF THE MISSOURI COLD WEATHER RULE

Effective Period: November 1st through March 31st

(This Notice Is In Compliance With The Missouri Public Service Commission Order)

The purpose of this rule is to protect the health and safety of residential customers receiving heat-related utility service, and to give a helping hand to those who are having difficulty paying past-due electric service bills.

Empire will seek to enter into a reasonable payment agreement with any customer who contacts us and states an inability to pay. Proof of income may be required under Section 5D of the Missouri Cold Weather Rule. As long as you abide by the terms of the agreement your service will not be shut off and any deposit billing will be canceled.

The Cold Weather Agreement places your account on the Average Payment Plan (APP)* and allows you to choose the number of months (up to 12) over which to pay existing unpaid electric service charges. Extenuating circumstances may allow a period in excess of 12 months over which to pay pre-existing arrears. In determining eligibility for an extended term, these factors will be considered: Amount of the arrears, the time over which it developed, the reasons why it developed, your payment history and your ability to pay.

The initial payment is simply the APP monthly amount plus 12% of the total due.

If you miss a plan payment, you will need to pay the amount equal to the total of missed payments to remain on the plan. Failure to make agreed payments may result in the discontinuance of your service.

*** The monthly APP amount may be reasonably adjusted during the period of the agreement if there is a significant change in Kwh use or a rate change. In the APP re-evaluation month, any overage or shortage between actual and APP billings will be used to calculate the new installment.**

Financial Assistance In Paying Utility Bills or Other Assistance May Be Available From the Agencies Listed Below:

ASSISTANCE AGENCIES

COUNTY	LOCATION	ENERGY CRISIS	PROJECT HELP*
Barry.....	Cassville	417-864-3460	800-206-2300
Barton.....	Lamar.....	417-781-0352	800-206-2300
Cedar.....	Stockton.....	417-876-2012	800-206-2300
Christian	Ozark.....	417-864-3460	800-206-2300
Dade.....	Greenfield	417-864-3460	800-206-2300
Dallas	Buffalo.....	417-864-3460	800-206-2300
Greene	Springfield.....	417-864-3460	800-206-2300
Hickory	Hermitage	417-282-5936	800-206-2300
	Wheatland.....	417-282-5936	800-206-2300
Jasper**.....	Joplin	417-781-0352	800-206-2300
	Carthage.....	417-781-0352	800-206-2300
Lawrence.....	Mt. Vernon	417-864-3460	800-206-2300
	Aurora.....	417-864-3460	800-206-2300
	Springfield.....	800-206-2300
McDonald	Anderson	417-845-6011	800-206-2300
Newton	Joplin	417-451-2206	800-206-2300
	Neosho	417-451-2206	800-206-2300
Polk	Bolivar.....	417-864-3460	800-206-2300
St. Clair.....	Osceola.....	660-476-2185	800-206-2300
Stone.....	Galena	417-864-3460	800-206-2300
	Kimberling City.....	800-206-2300
Taney.....	Branson	417-864-3460	800-206-2300
Webster.....	Marshfield	417-864-3460	800-206-2300

* Your local Empire office personnel can also help with Project Help applications. (This program limited to age 60 and over or handicapped)

** Jasper County also has limited resources through Crosslines - 782-8384 (358-1577 for rural) and Salvation Army 624-4528.

If you are over the age of 60 or handicapped, ask about our EASE program.

Please Contact Your Local Empire Office With Any Questions Regarding This Rule.

INFORMATION FOR RESIDENTIAL CUSTOMERS WHOSE ELECTRIC SERVICE HAS BEEN OR MAY BE DISCONNECTED DURING THE PERIOD OF NOVEMBER 1 THROUGH MARCH 31.

The following information outlines the Cold Weather Rule established by order of the Missouri Public Service Commission. This covers reconnection and disconnection of electric service during the period of November 1 through March 31.

How can I keep from being disconnected if I receive a final notice and can't pay the bill?

First, contact the social service agency listed on the other side of this notice that is most convenient for you and find out if you are eligible for assistance. The agency will help you apply for assistance in paying your bill if you qualify.

If I can get help, what do I do next?

After you have applied for assistance, have the agency let Empire know that you are eligible for help. A pledge from them will be accepted as the initial payment on a Cold Weather Settlement Agreement. Next, contact the Empire Office closest to you. (Our addresses and phone numbers are listed below.) The Empire representative that you talk with may ask you for income information and will help you arrange a payment plan that meets your needs.

What kind of payment plan?

An installment plan of up to 12 months will be worked out to dispose of your existing unpaid balance and you will be placed on the Average Payment Plan (APP). You will then know exactly how much is due each month for the duration of the payment plan. Note: The Average Payment Plan amount may be reasonably adjusted during the period if there is a significant change in kWh use or a rate change. In the APP re-evaluation month, any overage or shortage between actual and Average Payment Plan billings will be used to calculate the new installment.

Can the plan be extended beyond twelve months?

Your Empire representative will discuss the following factors with you to determine if you qualify for a reasonable extension beyond 12 months in which to pay the pre-existing arrears: The length of time over which the arrearage developed, the reasons why it developed, your past payment history, and your ability to pay.

Is there anything I can do if I'm not eligible for assistance?

Yes, you may avoid being disconnected if you call your Empire office and enter into a payment agreement similar to the one described above. The only difference is that you will be responsible for the initial payment since there will be no assistance agency pledge.

If I have already been disconnected, how may I be reconnected?

If you were disconnected because we were unable to contact you and you did not contact us to negotiate a settlement agreement for payment of your past due bills, you will need to do the same things we have just discussed—contact the social agency about possible assistance and then contact Empire about a payment plan. You will be asked to provide income information, make an initial payment (or present an assistance agency pledge), and enter into a payment agreement as described above before you can be reconnected. There will be a reconnect charge which may be included in the payment agreement.

If you were disconnected because you failed to make payments as you agreed on a previous payment plan, you must pay 80% of the total balance, including a deposit and reconnection fee if applicable, before you can be reconnected.

LISTED BELOW ARE THE LOCATIONS AND TELEPHONE NUMBERS OF EMPIRE OFFICES

OFFICE	ADDRESS	ZIP CODE	TELEPHONE
Branson	215 W. Main St.....	65616	1-800-206-2300
Joplin	602 S. Joplin Ave.	64801	1-800-206-2300
Contact Center			1-800-206-2300

Office hours are 8AM to 4:30PM, Monday through Friday, except holidays.

The toll-free number is available 7AM to 7PM, Monday through Friday, except holidays.

Rate schedules are available upon request.