

Your Ameren Illinois company has partnered with CheckFree to provide internet-based bill payment. With this convenient payment option, you identify the financial institution and account you wish to use for these payments, the amount you wish to pay and the date your bill should be paid; CheckFree does the rest. You can take advantage of this free service by visiting www.ameren.com.

Pay by Credit Card, Debit Card or Check Using SPEEDPAY

Customers can use their MasterCard or VISA credit or debit card to pay their energy bills, 24 hours a day, seven days a week. To do so, visit www.ameren.com or call the appropriate number listed below. When calling the number listed below, you can also choose to pay by electronic check. SPEEDPAY, the outside vendor handling this service, charges a convenience fee for each transaction.

AmerenCILCO	1-866-729-2452
AmerenCIPS	1-866-729-2477
AmerenIP	1-866-729-2647

You can also arrange for a recurring credit or debit card payment plan at the Ameren Web site. With this convenient option, the full amount of your bill is paid every month on the due date and automatically charged to your debit or credit card.

Pav bv Mail

To pay by mail, send your check or money order, along with the top remittance portion of your bill, to the company address shown on your bill. Please allow at least five business days for your payment to be credited to your account.

Pay in Person

You can pay in person at one of many authorized pay agents located throughout the Ameren Illinois companies' service territory. Visit www.ameren.com or call your Ameren Illinois company to find a pay station near you.



Trouble Paying Your Bill?

If you are having difficulty keeping up with your energy bill, our customer service representatives can work with you to set up a payment plan. You can also call your Ameren Illinois company at the number shown in this brochure to find service agencies that may have funds available to help you keep up with your energy costs.

Budget Billing

Take some of the surprise out of your monthly energy bill with Budget Billing, a program that helps levelize your energy spending throughout the year. With Budget Billing, even when your energy use fluctuates greatly, the amount you pay for electric and natural gas service each month will remain relatively even.

Manage Your Service Online

Change your address, view your bill, make a payment or review your payment history, and much more, all with the click of a mouse. Visit **www.ameren.com** to learn more about managing your account online.

At Your Service

To talk to a customer service representative about your bill, call the appropriate number shown below, Monday through Friday, between 7 a.m. and 7 p.m.

Residential Customers

AmerenCILCO	1-888-672-5252
AmerenCIPS	1-888-789-2477
AmerenIP	1-800-755-5000

Business Customers

AmerenCILCO Business Center	1-877-677-5740
AmerenCIPS Business Center	1-800-232-2477
AmerenIP Rusiness Center	1-800-363-6805





Understanding Your Energy Bill



The monthly statement you receive from your Ameren Illinois company tells you much more than the amount to pay and where to send your payment. Your Ameren Illinois company bill contains detailed information about energy use in your home or business – the numbers that drive your energy costs.

The bill format is designed to be easy to read so you can quickly see how much energy you have used electric, natural gas, or both — and how we calculated your balance due. This guide offers a quick reference, with a line-by-line explanation of key items typically found on your Ameren Illinois company bill.

KNOWLEDGE IS POWER

Understanding your energy usage is the first step in controlling your energy costs. For example, have you noticed that your bills are higher in the summer and winter than in the spring and fall? That's because you're probably using more energy to cool and heat your home or business during those seasons.

Simple steps, like switching from incandescent light bulbs to compact fluorescent bulbs, or adjusting the setting on your thermostat, can help lower your energy bills. Visit www.ameren.com or www.energysavers.gov for energy solutions that could offer significant savings on your monthly energy bill, without costing you comfort.

WAYS TO PAY

Your Ameren Illinois company offers a variety of payment options so you can manage your account in the way that best meets your needs. Visit www.ameren.com to learn more about any of the payment options described here.

Pay Automatically With Direct Pay

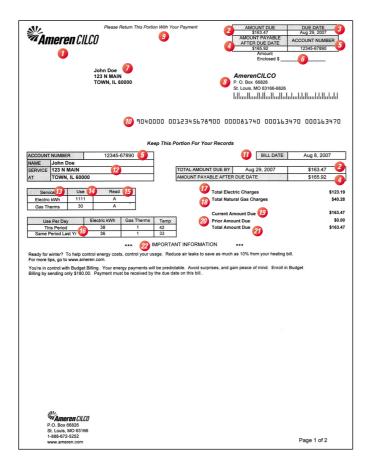
With this worry-free option, your monthly bill amount is automatically deducted from your checking or savings account on the due date. This service is free.



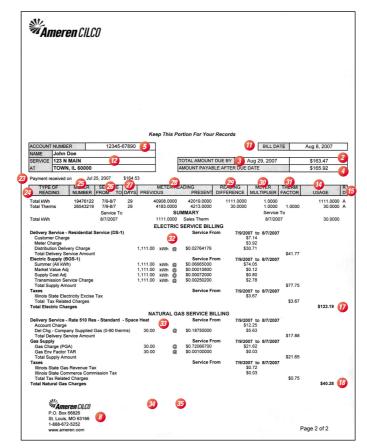
YOUR ENERGY BILL, BY THE NUMBERS

- Ameren Illinois Company The name of the Ameren Illinois company providing electric and/or natural gas service for this account.
- Amount Due / Total Amount Due The amount you owe when payment is received by your Ameren Illinois company on or before the due date.
- **Due Date** The date your payment for this billing period is due. Remember to allow at least five business days if you are mailing your payment, so it will arrive on or before the due date.
- Amount Payable After Due Date The amount to be paid if paying after the due date. This amount represents the Amount Due plus a 1.5% charge for late payment.
- 6 Account Number The unique 10-digit number used to identify your account in our records. Please refer to this number when you wish to discuss your account with us.
- 6 Amount Enclosed Enter the amount of your payment in this space, if you choose to mail your payment or pay in person at an authorized pay agent.
- Mailing Address The mailing address associated with your home or business account, as it is reflected in our records.
- Bill Payment Address The address of the Ameren Illinois company where you should send your payment if you choose to mail it.
- Remittance Reminder A reminder to remove the top portion of page 1 of your bill and return it with your payment by mail. Make sure the Ameren Illinois company's address is showing through the window of the envelope. It is also helpful if you have the remittance portion of your bill with you when paying in person at one of our authorized pay agents.
- Scanline Displays a series of numbers needed for your Ameren Illinois company to process your remittance. These numbers are for the company's internal use only; they do not represent your account number.
- Bill Date The date the energy bill was issued.
- Service At Displays the address where you receive the utility service detailed in the bill.
- Service Defines the units of energy being metered at this location: kilowatt-hours (kWh) of electricity and/or therms of natural gas. A kilowatt-hour (kWh) is the basic unit for measuring the amount of electricity used; it represents 1,000 watts of electricity used in one hour. Ten 100-watt light bulbs burning for one hour will use 1000 watts, or one kWh of electricity.

A *therm* is the basic unit for measuring your natural gas consumption. One therm of heat energy is equal to 100,000 British thermal units (Btu).



- Use / Usage Displays the amount of energy used in kWh for electricity and therms for natural gas, during the billing period.
- Read / RD (Meter Reading)
 - A = Actual reading used to calculate bill.
 - E = Estimated reading used to calculate bill
 - C = Customer reading used to calculate bill.
 - R = Revised reading used to calculate bill.
- Use Per Day A table used to compare the current billing period with the same billing period the previous year, in terms of average temperature and average daily electric or natural gas consumption.
- Total Electric Charges The total charges for electricity used during the billing period.
- **Total Natural Gas Charges** The total charges for natural gas consumed during the billing period.
- **Current Amount Due** Amount of all energy and non-energy charges incurred during the current billing period.
- Prior Amount Due Amount of all unpaid energy and non-energy charges from previous billing periods.



- Total Amount Due Amount of all current and previous charges due this billing period.
- Important Information Helpful messages from your Ameren Illinois company are displayed here. Topics include information specific to your account, company or industry news and events, payment options, safety and energy efficiency tips.
- **Payment Received On** Displays the amount of your last payment and the date it was received by your Ameren Illinois company.
- **Type of Reading** Defines the energy being metered at this location (kWh of electricity or therms of natural gas).
- **Meter Number** The manufacturer's unique serial number used to identify the metering device used at this location.
- **Service From/To** Displays the period of time covered by the current bill in month/day format.
- No. (Number of) Days Indicates the number of days in the billing period covered by your current bill. Billing periods may vary by a few days from month to month. So when you compare bills, be sure to compare the number of days in the billing period, as well as the energy used.

- Meter Reading Previous/Present Shows the meter reading from the previous billing period and the most recent meter reading.

 Energy usage for each billing period is calculated by subtracting the previous reading from the present reading.
- Reading Difference The difference between the meter reading for the current billing period and the previous meter reading.
- 30 Meter Multiplier A meter conversion factor required to calculate the actual amount of energy used.
- 31 Therm Factor Converts the basic usage or volume of natural gas used from cubic feet to therms for billing purposes.
- Electric Service Billing Details the types of charges being assessed, the amount of electricity used during the billing period, the applicable rate for the bill account, and the calculations used to arrive at the total for each type of charge for the billing period. "Service From" and "To" dates are also displayed. Applicable state and local taxes related to electricity are outlined.

Delivery Service charges cover your Ameren Illinois company's cost of maintaining the infrastructure that delivers electricity to your door and providing around-the-clock emergency service.

Electric Supply charges represent a dollar-for-dollar pass-through of market-based prices. Your Ameren Illinois company does not profit from electric supply charges.

- Natural Gas Service Billing Details the types of charges being assessed, the volume of natural gas used during the billing period, the applicable rate for the bill account, and the calculations used to arrive at the total for each type of charge for the billing period. "Service From" and "To" dates are also displayed. Applicable state and local taxes related to natural gas are outlined.
 - Delivery Service charges cover your Ameren Illinois company's cost of maintaining the infrastructure that delivers natural gas to your door and providing around-the-clock emergency service.
 - Gas Supply charges represent a dollar-for-dollar pass-through of market-based prices. Your Ameren Illinois company does not profit from gas supply charges.
- Lighting Charges When applicable, customer bills may contain a special section detailing optional outdoor lighting charges. Usage and rate information and a Lighting Service Activity table are included in this section.
- Miscellaneous Charges When applicable, customer bills may contain a special section detailing miscellaneous charges for items such as rentals or new line extension charges, among other things.

Refer to the back of your bill for explanations of common terms that may appear on your Ameren Illinois company statement. For additional definitions, or detailed information on rates, visit www.ameren.com or call us at the number listed on your bill.