

PAYMENTS MADE EASY

Paying Your Bills

Illinois American Water offers you several payment options. The easiest way to pay is through our automatic bill payment program, a service which automatically deducts your payment from your checking or savings account as of the due date on your bill. This service has the added benefit of ensuring that your bill is never paid late, even when you are away for extended periods. You can sign up for automatic bill payment by calling our Customer Service Center at (800) 422-2782 or by going to the Customer Service & Billing section of the Illinois American Water website at www.illinoisamwater.com. For a small fee, you may also pay your bill with a credit card by phone or online.

Illinois American Water also offers paperless billing, a convenient, environmentally-friendly and secure way to receive your water and/or wastewater bill. Users can enroll in MyWater at www.illinoisamwater.com. Customers who prefer to mail their payment can do so in the envelope provided with their bill. If you mail your payment, please allow enough time for your payment to be received by the due date.

If you want to pay your bill in person, we have established payment locations in your community. You will find a list of payment sites for your area online at www.illinoisamwater.com. You can also call our Customer Service Center at (800) 422-2782 for payment locations in your area.

MyWater

Residential customers, you can save time and manage your account when it is most convenient for you. With MyWater, you can check your balance, pay your bill or sign up for automatic bill payments. **Sign up today at www.illinoisamwater.com.**

Collections Policy – Avoiding a Late Payment Charge or Disconnection of Service

Your payment is due 23 days after the bill is mailed (16 days for non-residential customers), and the due date is printed on the front of the bill. Customers may request a preferred due date, not to be more than 10 days after the original due date. The invoice will become due as of the selected preferred due date. Bills not paid by the due date are considered past due and a late payment charge of 1.5% of the overdue balance may be assessed. Should the bill remain unpaid, a Final Notice Prior to Disconnection will be mailed. If payment is not received by the due date on the Final Notice, water service may be disconnected.

If you receive a Final Notice, please take immediate action to avoid disconnection. Call the Customer Service Center immediately at (800) 422-2782. The notice will include information about the steps you need to take and your rights and responsibilities. Even if you have submitted payment, it is best to call and verify that payment was received.

When we must disconnect service for nonpayment, we will do so only between 8:00 a.m. and 2:00 p.m. Monday through Thursday and between 8:00 a.m. and 12:00 p.m. on Friday.

We will reconnect your service when conditions that caused the disconnection have been corrected. You may be required to pay a service reconnection charge. This charge is based on the cost of

reconnecting your water service. We may request that an adult be present when we reconnect water service.

Illinois American Water will waive fees for the first incidence of a reconnection charge and a late payment charge one time each calendar year.

Medical Emergency Notice

If someone now living at your home is very sick, Illinois American Water will not shut off your service if you provide us with a medical emergency notice. To obtain the notice, contact your doctor or local board of health and tell them to call us at (800) 422-2782. The doctor may provide this notice to us by phone, but must send us a written verification on his or her letterhead within seven days. This verification should confirm the sick person's residency, illness and the period of time for which termination of water service will aggravate the illness. This certification is good for 60 days.

If water service is terminated within 14 days prior to certification of illness, we will restore service if we receive the certification according to the process outlined above. Once a certification is obtained, you are also eligible for a Medical Payment Arrangement to assist you in paying past due charges.

Disputed Bills

If you disagree with any portion of your bill, you may contact our Customer Service Center at (800) 422-2782 for assistance. While your account is being investigated, we will withhold any collection activity on the disputed amount and will not discontinue your service. We do ask that you continue to remit payment for the undisputed portion of your bill while the charge in question is being reviewed.

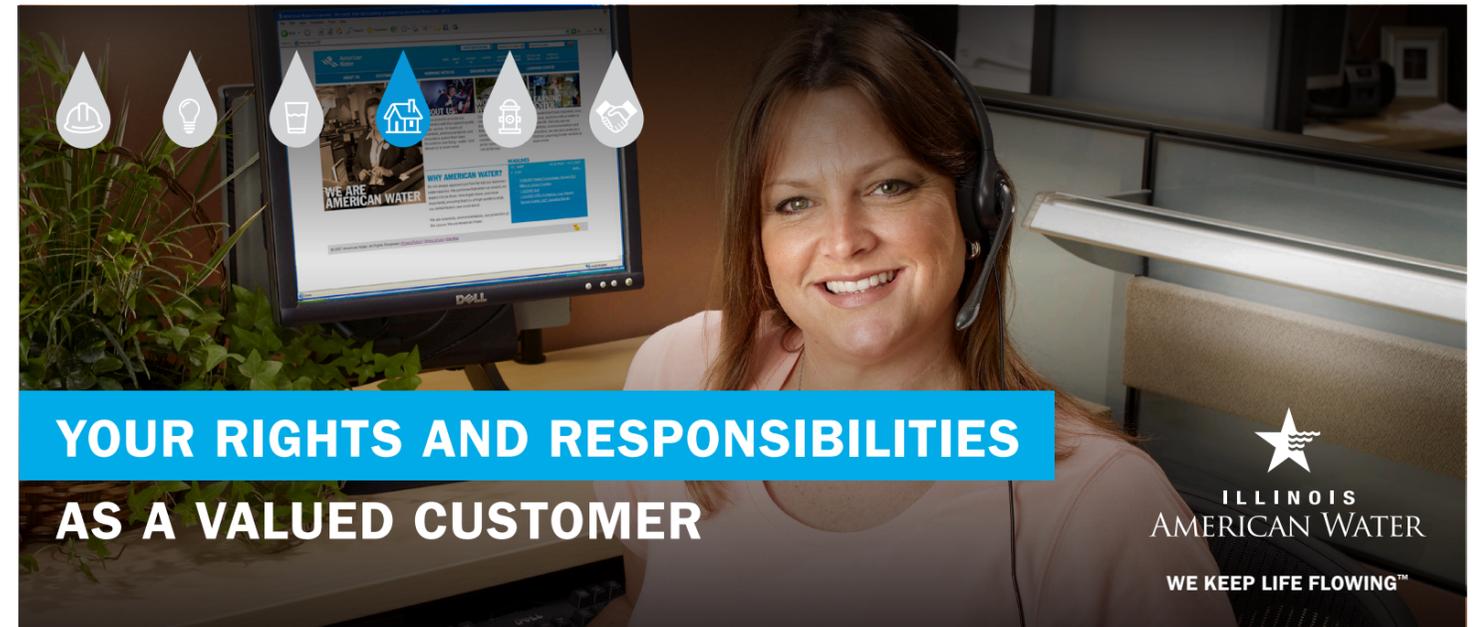
Payment Assistance

Sometimes customers face circumstances that stretch their financial resources. If you cannot pay your bill by the due date, please contact our Customer Service Center immediately, before the due date. Our customer service representatives are available at (800) 422-2782.

When you call, our customer service representatives will work with you on a plan to pay the balance of the bill over time. The terms of the agreement will take into consideration the size of the past due account, ability to pay and payment history, any reason for the outstanding indebtedness and other relevant factors.

You also may be eligible for assistance through our H₂O Help to Others Program™, a customer assistance partnership with The Salvation Army that is supported solely by Illinois American Water and voluntary contributions from our customers. It is important to take action before service is shut off.

Information about payment arrangements and H₂O Help to Others Program™ is available on the Illinois American Water website at www.illinoisamwater.com. A low income customer shall not be assessed late payment fees while he or she is qualified as a low income customer. In addition, a low income customer shall be entitled to the altered payment arrangements, to include lower down payments and waived reinstatement fees. "Low Income Customer" means a residential customer who has qualified under the income criteria of Section 6 of the Energy Assistance Act of 1989 [305 ILCS 20/6]. Qualification is effective for purposes of this definition when the Low Income Home Energy Assistance Program (LIHEAP) administrator notifies the customer's utility of the customer's low income status.



YOUR RIGHTS AND RESPONSIBILITIES AS A VALUED CUSTOMER



Dear Customer,

As your water and/or wastewater supplier, we recognize the trust you place in us to provide high-quality drinking water and reliable wastewater service. It is a responsibility we take very seriously.

This guide will help you understand the services we offer as well as your rights and responsibilities as an Illinois American Water customer. We hope you will review the contents of this guide and keep it for future reference.

If you have any questions about our service that are not answered by the information provided here, please phone our Customer Service Center at (800) 422-2782.

Sincerely,



Justin Ladner
President
Illinois American Water

Customer Service

Our Customer Service team is ready to help you with any questions you have about your water service. Representatives are available at (800) 422-2782. If the representative is unable to handle your issue, you may ask to speak to a specialist or supervisor.

Every customer inquiry is handled with attention and care. If you feel we have not responded to your inquiry in a satisfactory manner, you have the right to request that the Illinois Commerce Commission (ICC) review the unresolved dispute. ICC rules apply to service standards and reliability. You may contact the ICC at (800) 524-0795 or through its website at www.icc.illinois.gov. A copy of the Illinois Commerce Commission's Bill of Rights for Water and Sewer Customers is printed on the back panel of every customer bill.

If you have a touch-tone phone and know your account number, you can use our Customer Service Center automated service at (800) 422-2782 to access your account 24 hours a day. From the phone menu, you may learn your current account balance, your usage for the past three months, when your last payment was made, and when your next payment is due.

Illinois American Water is committed to a program of responsive and continuously improved customer service. You can find the latest customer service information on the Illinois American Water website at www.illinoisamwater.com.

Mailing Address

Your bill comes with a return envelope addressed to:

Illinois American Water
P. O. Box 6029
Carol Stream, IL 60197-6029

Starting and Stopping Your Water Service

One call is all it takes to turn on your water service if your home or business is already connected to our system. Simply contact our Customer Service Center at (800) 422-2782 and a representative will take a verbal application from the person responsible for paying the bill. Following your application for service, we will make a service call to read the meter and will start your billing with an actual meter reading. It may be necessary to arrange an appointment for us to enter your home or business to read the meter.

We may request that an adult be present when our service representative comes to turn on your water. Please notify us at least three working days before you want your water service started. Before your water is turned on, please check to ensure all water outlets, both inside and out, are turned off to prevent water damage that could occur from open faucets. Please notify us at least five working days before you want your water service disconnected.

If you are applying for service at a home or business that is not currently connected to our system, please contact our Customer Service Center for instructions.

Water Lines, Sewer Lines and Water Meters – Your Responsibilities and Ours

Illinois American Water is responsible for the water distribution main in the street, the service connection from the water main to your property line, and the installation and maintenance of the water meter. All other water pipes, such as the plumbing system in your home or business and the service line from your home or business to the property line, are your responsibility to maintain. Electric wires should not be grounded to your plumbing system, as doing so can present a safety hazard. The water meter is the responsibility and property of Illinois American Water and may be located inside your home or business or outside in a meter pit. Only Illinois American Water personnel are permitted to open the meter pit. However, when the meter is located inside your home or business, you have the responsibility to keep your meter accessible and properly protected from severe cold or heat. The meter must be kept free from obstructions, pets must be restrained, and obstacles must be removed that would prevent the meter reader from reading the meter. You may be charged for repairs if your meter freezes, bursts or is damaged due to neglect on your part.

It is unlawful to tamper in any way with the operation of your water meter.

Illinois American Water also provides sewer service to a portion of our customers. In these areas, Illinois American Water owns and is responsible for maintaining the sewer main and any portion of the sewer line located off customers' property or within easements for which customers do not have ownership rights. Customers are responsible for maintaining sanitary sewer service lines located on their property and within easements for which they have ownership rights. Illinois American Water's Guide to Your Sanitary Sewer Service is available on our website at www.illinoisamwater.com, or you may request a copy by calling our Customer Service Center at (800) 422-2782.

Shut-Off Valve



Should you have an emergency with your home plumbing system, you can turn off the water where it enters your home by using the shut-off valve. It is usually installed where the water pipe enters your home or on a vertical pipe leading from the point of entry inside your basement wall or crawl space. You can help make your shut-off valve easy to identify by painting it a bright color or tying a bright ribbon or tag to it.

Employee Identification

All employees of Illinois American Water have company identification cards. In addition, many wear uniforms and use vehicles and equipment which are marked with the Illinois American Water logo. If you want to verify that someone is an Illinois American Water employee or is a contractor working for Illinois American Water, please ask to see his or her identification card.



UNDERSTANDING YOUR BILL

Estimated Bills

Illinois American Water makes every effort to obtain an actual meter reading on which to calculate your bill. However, there are times when adverse weather or other circumstances prevent us from obtaining an actual meter reading. When an actual meter reading is not taken, you will receive a bill based on an estimated reading. If your reading is estimated, your bill will be marked "estimated." The difference between the estimated bill and the actual usage is automatically adjusted on your bill following the next actual meter reading.

Higher Than Expected Water and/or Wastewater Bills

An unusually high bill can occur for many reasons, including:

- When an actual meter reading follows estimated readings that were lower than actual consumption.
- When there is a leak in your plumbing system or in the service line past the point of your water meter. Toilet leaks are the most common form of plumbing system leaks. An underground service line leak is another common cause for high usage.
- When you have been using water for seasonal purposes such as lawn irrigation, gardening, or filling a pool.

Illinois American Water is entitled to bill for prior unbilled service, up to 12 months for residential customers and 24 months for commercial customers. Customers who are billed for prior unbilled service are allowed an equal amount of time to pay.

If your bill is unusually high and you do not know why, please contact our Customer Service Center so that we can help you determine the cause.

How We Calculate Your Bill

Your bill is based on rates set in ratemaking proceedings before the Illinois Commerce Commission and approved by the Commission in those proceedings. Rates and charges vary by community. Applicable rates for service are itemized on your bill. Some customers receive water service and wastewater service. Others receive just water or just wastewater service. Below is a sample bill that includes most of the charges that customers see on their bills. Your bill may be different from this example because actual rates and charges vary by community.

- All water customers will see a water service charge and a water usage charge on their bills. The water service charge is a fixed charge based on the size of your water meter. The usage charge is based upon the amount of water used during the billing period.
- Wastewater customers will see a wastewater treatment charge, which is the fixed charge for reliable service. A wastewater usage charge is the cost for wastewater treatment – the unit cost per hundred gallons, multiplied by the amount of water used.
- In areas where fire protection is available you will see a Fire Protection Charge. This charge is for the installation and maintenance of public fire hydrants attached to Illinois American Water's water mains. It also covers the cost of upsizing water mains, production, distribution and storage facilities needed for proper fire flows.

Quality Infrastructure Program (QIP) Surcharge

QIP Surcharge rates offer utilities the ability to plan for efficient and timely investment of capital to replace aging infrastructure and enhance service. QIP Surcharge rates allow for rate adjustments, outside of a general rate proceeding, for nonrevenue producing investments. The QIP Surcharge includes a true-up provision to ensure that revenues collected under the QIP Surcharge are equal to the actual costs incurred.

Volume Balancing Adjustment (VBA) & Invested Capital Tax (ICT) Surcharges

The VBA recovers the difference between the actual net volumetric revenue billed during the year and the net volumetric revenue approved in the last rate case and included in base rates. The ICT recovers the difference between the amount of ICT paid to the State of Illinois and the amount of ICT included in base rates. If net revenue is higher or the invested capital tax is lower, customers will see a credit. Conversely, if net revenue is lower than the rate case approved amount or the actual invested capital tax is higher, customers will be charged a surcharge.

Tax Reform Credit

The Federal Tax Cuts and Jobs Act decreased the corporate tax rate from 35% to 21%. Illinois American Water is passing this savings on to customers. The decrease is not calculated on QIP rates.

ILLINOIS AMERICAN WATER
WE KEEP LIFE FLOWING™

Meter Reading and Usage Summary

Meter No.	Measure	Size	From Date	To Date	Previous Read	Current Read	Meter Units	Billing Units	Total Gallons
12345678	100 gal	5/8"	04/27/2019	05/26/2019	544 (A)	579 (A)	35	35.00	3,500

A = Actual E = Estimate 1 Billing Unit = 100 gallons Total Gallons: 3,500

Billed Usage History (graph shown in 100 gallons)

- 3,500 gallons = usage for this period
- 0 gallons = usage for same period last year

Next Scheduled Read Date: on or about June 25, 2019
Account Type: Residential

Average daily use for this period is: (29 days) 121 gallons

Year to Date Billed Usage: 13,900 gallons

Account Detail Account No. 1025-210000000000
Service To: 123 WATER LANE ALTON, IL 62002-0000

Item	Amount
Prior Billing	45.26
Payments	-45.26
Total payments as of May 20. Thank you!	-45.26
Balance Forward	0.00
Service Related Charges - 04/27/19 to 05/26/19	
Water Service	40.48
Water Service Charge	20.00
Water Usage Charge (35 x \$0.5851)	20.48
Wastewater Service	32.42
Wastewater Treatment Charge	20.50
Wastewater Use Charge (10 x \$ 0.0000)	0.00
(10 x \$ 0.3080)	3.08
(15 x \$ 0.5890)	8.84
Fire Service	4.29
Public Fire Protection Charge 5/8"	4.29
(1 x \$4.29)	
Other Charges	0.06
QIP Surcharge Water (\$44.77 x 5.00%)	2.24
ICT Surcharge Water (\$44.77 x 0.25534%)	0.11
VBA Surcharge Water (35 x \$0.0178)	0.62
Tax Reform Credit Water (\$44.77 x -6.4964%)	-2.91
Total Service Related Charges	77.25
Taxes	0.31
Illinois CC Assessment	0.23
ICC Gross Receipts Tax	0.08
Total Current Period Charges	77.56
Total Amount Due	\$77.56

Understanding Your Bill

The information below defines some of the new terms you may find on your bill:

- **Service Related Charges:** This section includes charges for services related to water, wastewater and fire protection. If applicable, credits and debits for correction to previously billed charges are itemized in this section.
- **Fees and Adjustments:** This section provides details related to additional charges or adjustments for the service period referenced. Fees, when applicable, would include items such as service activation and late payment charges.
- **Pass Through Charges:** Charges in this section, when applicable, are separated from other service related charges to provide visibility into what portion of your bill is being remitted to other entities. Payment received for these charges does not remain with American Water. While we may bill and collect for them, the payments received are passed along to other companies and agencies.
- **Billing Units:** One billing unit equals 100 gallons of water used. If the meter serving your property measures your water use in cubic feet or a different unit of measure, we convert the usage to gallons to make it easier to understand.
- **Average Daily Use:** The gallons shown in the water droplet above represent your average daily water use for the current billing period. Tracking the amount of water you use can help you manage your overall water use from month to month.
- **Still have questions?** We are here to help. Our customer service representatives are available M-F, 7 a.m. to 7 p.m. More information on understanding your bill and charges can also be found on our website. See the link below.

For more information about your charges and rates, please visit: <https://amwater.com/billrates>