

Billing and payment options

Pay Online. Our online account management system, AccountLink, lets you pay your bill using a bank withdrawal, debit or Visa/MasterCard credit card. Timely e-mail reminders help you avoid late charges. Payments made before 2:30 p.m. weekdays, except holidays, will be posted the same day.

Pay by Mail. When you receive your monthly bill, mail the statement and your payment back in the convenient return envelope. Allow up to one week for delivery and posting to your account to avoid late charges of up to 2 percent.

Pay in Person. Pay your bill by cash, check or money order at more than 35 walk-in locations. All you need is your monthly statement or account number. Authorized locations apply payment to your account within three business days. Unauthorized locations may include posting delays and fees in excess of \$1. For a complete list of authorized locations, call KCP&L or visit www.kcpl.com.

Pay by Phone. You can pay your bill by phone with a debit card, Visa/MasterCard credit card or an electronic check drawn on your bank account. Have your KCP&L bill and checkbook handy for the information you'll need to use the system. Payments made by 2:30 p.m. will post to your account the following workday.

Budget Billing. Budget Billing averages your last 12 bills, giving you a fixed monthly payment regardless of seasonal ups and downs. Your account is reviewed annually and adjusted as needed based on usage and rate changes. Each month, you'll find an up-to-date status for your account shown on your bill.

Paperless Billing. Receive your bill via e-mail, simplifying your life and conserving natural resources. The e-mail includes a link to your online account, so you can log on instantly, review and pay your bill.

One-time Payments. Control how much you pay each month by authorizing electronic withdrawals from your bank account, debit card or Visa/MasterCard credit card. Payment is credited to your account within one business day.

Automatic Payments. Ensure your payments are always on time. Receive paperless e-bills and pay your bill automatically on each month's due date by authorizing recurring debit or Visa/MasterCard credit charges or an electronic withdrawal from your bank account.

Payments refused due to insufficient funds can result in late payments, penalties and insufficient fund charges.

Special programs


Dollar-Aide. You can provide energy assistance to residents in need by making direct donations or pledging regular amounts to your monthly bill. Funds are administered by the Mid-America Assistance Coalition. KCP&L matches every dollar donated with a 50-cent energy credit.


Adjustable Due Dates. Qualified customers can schedule KCP&L payment dates to correspond with the receipt of their Supplemental Security Income or Social Security benefits.


Special Medical Conditions. If any member of your household depends on electrically operated life-support equipment, contact KCP&L online or by phone for a "Medical Customer" application form.


Special Friend Notification. Customers 60 or older who are disabled or expect to be away for long periods may give KCP&L the name of a relative, friend or agency to contact if their payments become overdue. This "special friend" would not be responsible for payment, but could help avoid credit problems or service cutoffs.


Energy solutions

 **Weatherization.** Take advantage of energy efficiency services for your home, if your income qualifies.


 **AccountLink.** Access your bills, energy usage and transaction records online, pay electronically and even receive e-mail bills.


 **Cool Homes.** Qualify for up to \$850 in rebate incentives when you upgrade working HVAC equipment with a higher efficiency system.


 **Change a Light (Missouri only).** Receive instant \$2 cash-back rebates on purchases of compact fluorescent lights at participating stores.

 **Home Performance with ENERGYSTAR® (Missouri only).** Receive rebates for improving efficiency in your home by having a certified contractor perform a home audit.

 **Meter-Based Surge Protection.** Safeguard expensive electronics from damaging power surges at your meter. *Meter-based Surge Protection is not regulated by the Missouri Public Service Commission or the Kansas Corporation Commission.*

 **Energy Optimizer.** Reduce your heating and cooling costs with a free, professionally installed Honeywell programmable thermostat.

 **Energy Analyzer.** Use this free, interactive tool to understand your home energy use and learn how you can conserve energy and save money.

 **Heat Pump.** Invest in an energy-efficient heat pump and receive a lower rate eight months out of the year.

Your consumer advocate

In Missouri, the Office of the Public Counsel represents the interests of utility customers in proceedings and appeals from the Missouri Public Service Commission. The Citizens' Utility Ratepayer Board serves the same function in Kansas.

Citizens' Utility Ratepayer Board
1500 SW Arrowhead Road, Topeka, KS 66604
Telephone: (785) 271-3200

Office of the Public Counsel, Governor Office Building, Suite 650
P. O. Box 7800, Jefferson City, MO 65102
Telephone: (573) 751-4857

Call before you dig

Contact with underground electrical lines can be deadly. Before starting any project that requires digging or excavating, call to get your underground utility lines marked for *free*. Allow at least two working days for lines to be marked. One-Call service numbers: **National, 811** (connects you with your area's service); **Kansas, 1-800-DIG-SAFE**; or **Missouri, 1-800-DIG-RITE**.

How to reach us

For service or billing-related needs, call:

Metropolitan Kansas City..... **(816) 471-5275 (816) 471-KCPL**

Toll-free..... **1-888-471-5275 (1-888-471-KCPL)**

To report emergencies or lights out, call toll-free:
..... **1-888-LIGHTKC (1-888-544-4852)**

Complete account- and service-related assistance, outage reporting and bill payment are available at www.kcpl.com.

Energizing Facts is provided in accordance with the rules of the Missouri Public Service Commission and the Kansas Corporation Commission.



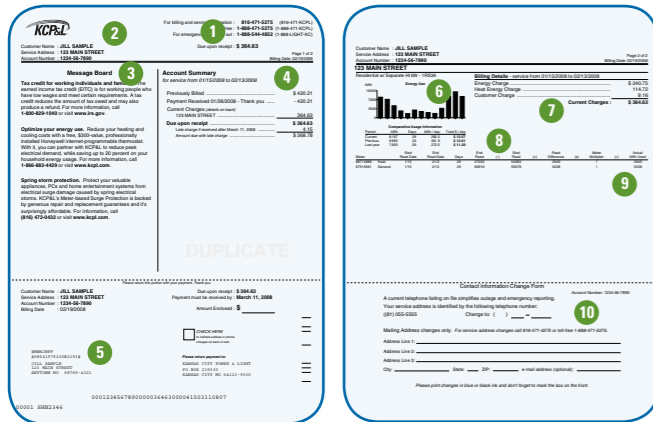
Energizing facts for new residential customers



For more information about these programs and services, visit www.kcpl.com or call (816) 471-5275 or 1-888-471-5275.

Welcome! Kansas City Power & Light is committed to providing you with reliable, affordable energy and friendly, responsive customer service. That's why we have developed innovative programs and services that give you control over your energy usage and costs. This pamphlet describes our comprehensive programs, convenient payment options, energy-efficiency tools and special needs services. Additional information is available at www.kcpl.com.

Your monthly bill



Your monthly bill features complete information about your account, the energy you use and the services you buy. Here's how to read and understand it.

On the front . . .

- How to Reach Us.** The numbers you'll need for billing and service information or to report an outage or emergency.
- Account Information.** Your account name, service address and account number, along with the total amount due upon receipt of your statement.
- Message Board.** Helpful information about your electric rates, programs to help you save energy, as well as payment options to make your life simpler. You'll even find seasonal energy-saving tips.
- Account Summary.** Recent account activity including previously billed amounts, payments credited to your account, amounts due for other services and your total amount due upon receipt.
- Bill Stub.** Return this portion with your payment for accurate posting. A return envelope is enclosed.

On the back . . .

- Historical Energy Use.** A graphic and numeric history of your energy use for the last 13 months, along with comparisons of average daily energy costs. It's data you can use to understand and budget your consumption.
- Billing Details.** An itemized accounting of your energy charges for the period shown, your customer charge, along with all taxes and municipal fees. Rate code and service address are in the upper left-hand corner.
- Usage Information.** Your meter number(s), the service dates and the total kilowatt-hours used during the period.
- Other Services.** This section summarizes charges for services other than energy, such as Meter-based Surge Protection or Leased Security Lighting.
- Bill Stub.** Use the back of the bill stub to update your mailing and contact information. Supplying us with the current phone number for your service address is important because it makes outage reporting easier.

Understanding your billing charges

Rate Code. The code that defines the customer selected rate schedule for service. Rate tariffs are available at www.kcpl.com.

Energy Charge. The portion billed for the kilowatt-hours of electricity you use.

Customer Charge. A minimum monthly charge that covers KCP&L's costs to meter and bill your account and provide customer service.

ECA Charge (Kansas only). An energy cost adjustment (ECA) is a method of billing costs incurred by KCP&L in producing and purchasing electricity. This cost is offset by the sale of electricity to other utilities during times of low customer demand.

EER (Kansas only). A monthly charge, the Energy Efficiency Rider (EER) recovers costs incurred by KCP&L in developing energy efficiency programs on behalf of Kansas customers.

Franchise Fee. A municipal fee charged to KCP&L by your city for the right to bring utility lines across city property to serve you. We are required to list this fee separately on your bill.

State Sales Tax. A tax applicable to taxable sales made within your state.

City Sales Tax. A tax applicable to taxable sales made within your city's limits.

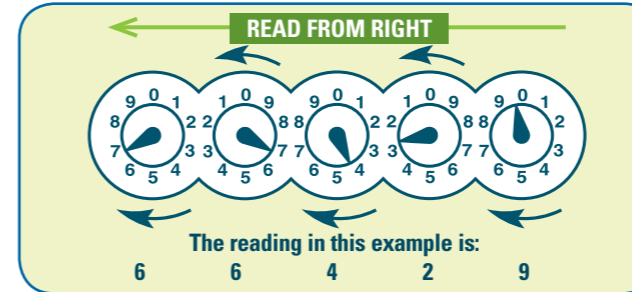
County Sales Tax. A tax applicable to taxable sales made within your county's limits.

About Estimated Bills. While most meters are read electronically, some are read in person. When we're unable to read meters due to weather, locked gates or pets, we estimate usage based on account history. The amount is adjusted in the months that follow.

KCP&L must read meters at least once every three months to ensure billing accuracy. Automated readings are taken daily around midnight.

How to read your meter

You can monitor your usage by reading your own electric meter. Located at the side or back of your house or building, your meter has five dial faces. When a dial hand is between numbers, always use the smaller number. For example, between nine and zero (zero = 10), use nine.



To measure the kilowatt-hours used during a given period, take one reading at the beginning and another at the end. Subtract the first reading from the last.

Service arrangements

Avoiding Account Problems. Your KCP&L bill is due upon receipt. Call us immediately if you can't pay your bill on time, receive a service cancellation notice or have any problem with your bill. With your cooperation, we may be able to continue service while the problem is resolved. Many problems can be taken care of quickly and conveniently by phone.

Deposits. Cash deposits or guarantees may be required from customers who are disconnected for non-payment, or have insufficient credit or a history of past-due payments. In Missouri, the deposit earns simple interest, which is returned along with the original deposit, once a satisfactory one-year payment record (two years in Kansas) is established or if you move from KCP&L's service territory. Accrued interest on deposits held is credited in January.

Payment Arrangements. With prior notice, KCP&L can make payment arrangements for customers on extended vacation. When there's a medical emergency, we can postpone service cancellations for up to 21 days. During cold weather periods, special considerations are made for seniors and customers with disabilities. If you experience another circumstance that may delay payment, contact us as soon as possible to make arrangements and to avoid service cancellation.

Service Cancellation. In Missouri, a disconnect notice will tell you what you can do to continue service. In Kansas, the notice is mailed separately. You'll need to make arrangements at least 24 hours before the service cancellation date stated on your notice. If we don't hear

from you, we'll try to contact you prior to disconnecting service. Service disconnections are generally done between 8 a.m. and 4 p.m., at least 11 days after we've mailed the notice. We will charge reconnection and service deposit fees.

Once a delinquent payment is received, we will restore service within 24 hours of payment notification. There will be a reconnection charge.

Although we don't routinely disconnect service without advance notice, there are times when we must for health, safety, emergency or maintenance reasons, or when someone tampers with our equipment.

Transferring or Closing an Account. Contact KCP&L online or by phone if you're planning a move. We connect and disconnect service every weekday except holidays. You will need to have this information available: 1) the name on your account 2) your current address or account number 3) the moving date 4) your new address and date you want service or the address for mailing your final bill 5) a phone number for your new home and work 6) your employer 7) your Social Security number and 8) your spouse or roommate's Social Security number.

Resolving disputes

KCP&L's prices and practices are regulated by the Missouri Public Service Commission and the Kansas Corporation Commission. Federal and local agencies oversee our operations. Copies of price schedules and general rules and regulations are available at www.kcpl.com.

In the unlikely event you have a problem with a bill, here are the steps to take to resolve the problem as soon as possible.

- Contact KCP&L immediately. We'll record the date and time you called.
- Be willing to cooperate with any investigation.
- If your issue is with the billing amount, we'll ask you to pay the undisputed portion.
- If we can't resolve the dispute, you may contact the public service commission in your state to file an informal complaint.

Missouri Public Service Commission
P.O. Box 360, Jefferson City, MO 65102
1-800-392-4211

State Corporation Commission of Kansas
Consumer Affairs Division
1500 S.W. Arrowhead Road, Topeka, KS 66604-4027
1-800-662-0027

Your commission will investigate the dispute and try to resolve it. If the outcome of an informal complaint is not satisfactory, either you or KCP&L may file a formal complaint. A formal complaint will follow the legal rules established by the commission.