MISSOURI
AMERICAN WATER
727 Craig Rd
Creve Coeur, MO 63141

City Of Ferguson
Water Customer
110 Church St
Saint Louis MO 63135-2411

IMPORTANT INFORMATION ABOUT PROPOSED RATE CHANGES AND PUBLIC HEARING OPPORTUNITIES

Missouri-American Water Company
Notice of Public Hearings

Missouri American Water has filed a request with the Missouri Public Service Commission (PSC) seeking to review its water and wastewater rates following an extensive examination of investments to provide safe and reliable service. The rate review includes $920 million in water system improvements and $30 million in wastewater system improvements from January 2018 to May 2022.

The below chart shows proposed water rate changes for typical residential customers at various usage levels. A detailed breakdown of the proposed rate calculations can be found at missouriamwater.com. Any new rates set by the Commission at the end of the review process would not become effective until mid-2021.

<table>
<thead>
<tr>
<th>MONTHLY USAGE</th>
<th>CURRENT RATE*</th>
<th>PROPOSED RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,000 gallons</td>
<td>$26.55</td>
<td>$32.95</td>
</tr>
<tr>
<td>5,000 gallons</td>
<td>$38.25</td>
<td>$46.91</td>
</tr>
<tr>
<td>7,000 gallons</td>
<td>$49.95</td>
<td>$60.88</td>
</tr>
</tbody>
</table>

*Includes ISRS adjustments approved by the PSC for water system investments.

The 11-month rate review includes opportunities for customer input, including the chance to provide written comments and/or speak at public hearings attended by PSC Commissioners. As a result of precautions associated with the COVID-19 virus, the public hearings will be held via video and telephone conference.

Customers who wish to participate in the Question and Answer Session or make comments to the Commission will need to register by sending their first and last name, phone number, and email address to mawcomments@psc.mo.gov, or by calling (800) 392-4211 by 5:00 p.m. the day before the hearing they wish to attend. A live audio web stream at the Commission's website, www.psc.mo.gov, will provide audio of the Question and Answer Session and public hearing. Those who do not intend to participate in the Question and Answer Session or make comments to the Commission should listen via the web stream.
To attend the public hearing by telephone, at the time of the hearing call toll free 1-855-718-6621, listen to the prompt and enter the meeting number set out below, followed by # (pound/hashtag symbol). If prompted for a password, enter 0344. To participate by video/internet visit the website at www.webex.com or download the Cisco WebEx Meetings application on your computer or mobile device prior to the hearing and join the meeting at the hearing time by inputting the corresponding access code and password listed below.

Any persons needing special accommodations to participate in the hearing as addressed by the Americans with Disabilities Act should contact the Missouri Public Service Commission at least ten days prior to the hearing at one of the following numbers: Consumer Services Hotline 1-800-392-4211 or TDD Hotline 1-800-829-7541.

Customers are encouraged participate in the hearing for the territory closest to where they reside. This will ensure customers receive the most relevant information regarding water and wastewater investments in their area, and will spread participants more evenly across the hearings. Public comment hearings for St. Louis County have been set by the PSC as follows:

<table>
<thead>
<tr>
<th>DISTRICT 1 – ST. LOUIS COUNTY LOCAL PUBLIC HEARINGS</th>
</tr>
</thead>
<tbody>
<tr>
<td>DATE</td>
</tr>
<tr>
<td>------</td>
</tr>
</tbody>
</table>
| Thursday, January 21, 2021 | St. Louis | 6:00 p.m. | Access Code: 177 407 9425  
Password: 0344 |
| Monday, January 25, 2021 | Maryland Heights | 12:00 p.m. | Access Code: 177 294 3943  
Password: 0344 |
| Monday, January 25, 2021 | Ferguson | 6:00 p.m. | Access Code: 177 782 6442  
Password: 0344 |

Comments may also be submitted to the Commission in writing by mail:
Missouri Public Service Commission  
P.O. Box 360  
Jefferson City, Missouri 65102

They may also be submitted electronically using the Commission’s electronic filing system at https://psc.mo.gov/General/Submit_Comments. When submitting comments please reference File No. WR-2020-0344.

As part of the standard rate review process, the Staff of the PSC (Staff) has reviewed Missouri-American Water’s request and completed an audit of the Company’s books and records. While the final decision on the Company’s requested rate change will be determined by the Public Service Commission, Staff is currently recommending a slight decrease to water rates but is recommending an increase to sewer rates. The Office of the Public Counsel (OPC), another state agency, supports Staff’s rate recommendation. Any differences between the Company’s position and other parties’ positions will be resolved by the Public Service Commission during the rate review process. More information on Staff’s and OPC’s positions can be found at www.psc.mo.gov.

COVID-19 Customer Assistance  
Customers currently experiencing financial hardship or interruptions to income due to COVID-19 may visit https://www.amwater.com/moaw/Customer-Service-Billing/Payment-Assistance-Program to learn more about our enhanced installment plan and our H2O Help to Others Program.