

**AMERENCILCO
Cost of Short-term Debt**

January 2008 - September 2009

MONTH C1	GROSS SHORT- TERM DEBT C2	LOANS TO THE MONEY POOL C3	ADJUSTED GROSS SHORT- TERM DEBT C4	CWIP C5	CWIP ACCRUING AFUDC (a) C6	GREATER OF		NET SHORT- TERM DEBT C9	MONTHLY AVG NET SHORT- TERM DEBT C10	AVG. INTEREST RATE C11
						NET SHORT- TERM DEBT C7	NET SHORT- TERM DEBT C8			
January 2008	\$ 92,700,000	\$ -	\$92,700,000	\$ 22,825,093	\$ 22,363,050	\$70,336,950	\$1,876,504	\$70,336,950		5.53%
February	100,000,000	-	100,000,000	16,025,168	15,125,682	84,874,318	5,612,958	84,874,318	\$77,605,634	4.23%
March	75,000,000	-	75,000,000	17,115,117	15,878,946	59,121,054	5,417,014	59,121,054	71,997,686	3.72%
April	76,900,000	-	76,900,000	11,164,538	9,813,536	67,086,464	9,305,540	67,086,464	63,103,759	3.19%
May	51,300,000	-	51,300,000	8,528,388	5,234,235	46,065,765	19,815,005	46,065,765	56,576,115	4.29%
June	75,000,000	-	75,000,000	9,032,679	5,461,009	69,538,991	29,656,235	69,538,991	57,802,378	3.65%
July	126,300,000	-	126,300,000	9,515,521	5,809,028	120,490,972	49,196,472	120,490,972	95,014,982	3.50%
August	150,000,000	-	150,000,000	10,392,023	5,751,872	144,248,128	66,976,627	144,248,128	132,369,550	3.55%
September	159,100,000	-	159,100,000	14,336,038	6,266,607	152,833,393	89,553,786	152,833,393	148,540,761	3.86%
October	154,700,000	-	154,700,000	10,234,020	5,659,780	149,040,220	69,145,354	149,040,220	150,936,807	3.77%
November	162,000,000	-	162,000,000	10,288,782	5,729,814	156,270,186	71,782,337	156,270,186	152,655,203	1.75%
December	200,000	-	200,000	12,207,611	7,557,125	-	76,190	76,190	78,173,188	0.12%
January 2009	4,900,000	-	4,900,000	13,710,777	6,959,975	-	2,412,623	2,412,623	1,244,406	0.66%
February	-	\$9,200,000	-	12,003,550	5,699,101	-	-	-	1,206,311	--
March	-	-	-	9,578,111	5,474,195	-	-	-	-	--
April	-	-	-	11,392,000	5,901,056	-	-	-	-	--
May (b)	-	-	-	14,283,000	7,398,594	-	-	-	-	--
June (b)	-	-	-	17,262,000	8,941,716	-	-	-	-	--
July (b)	-	-	-	18,274,000	9,465,932	-	-	-	-	--
August (b)	-	-	-	18,708,000	9,690,744	-	-	-	-	--
September (b)	-	-	-	20,095,000	10,409,210	-	-	-	-	--
AVERAGE (c)	\$ 26,816,667	\$ 766,667	\$ 26,816,667	\$ 14,003,071	\$ 7,407,270	\$ 25,442,534	\$ 11,951,375	\$ 25,649,935	\$32,017,993	1.58%

C7 Net Amount Outstanding = Balance of Adjusted Short-Term Debt less Balance of CWIP Accruing AFUDC

C7 = C4 - C6

C8 Net Amount Outstanding = Balance of Adjusted Short-Term Debt less Balance of Adjusted Short-Term Debt divided by Balance of Total CWIP times Balance of CWIP Accruing AFUDC

C8 = C4 - ((C4 / C5) * C6)

C9 Net Short Term Debt Outstanding = Greater of C7 Net Short-Term Debt and C8 Net Short-Term Debt

C12 Interest requirement = Short Term Debt Outstanding times Average Interest Rate

C12 = C2 * C11

(a) CWIP accruing AFUDC for the months April 2009 through September 2009 is estimated based on on a percentage of CWIP which is the average percentage from the last three months of actual CWIP and CWIP accruing AFUDC data. The percentage used in this analysis was 51.8%.

(b) May 2009 through September 2009 short-term debt data based on company projections. All projections will be updated as part of rebuttal testimony.

(c) Average is taken from last twelve months.

INTEREST REQUIREMENT C12	COST OF SHORT-TERM DEBT C13	TYPE OF BORROWING C14	ORIGINAL TERM TO MATURITY C15
\$ 5,128,110	5.53%	money pool & bank loan	overnight, 30 days
4,227,500	4.23%	bank loans	30-31 days
2,791,250	3.72%	bank loans	30 days
2,452,500	3.19%	money pool & bank loan	overnight, 32 days
2,202,500	4.29%	money pool & bank loan	overnight, 30 days
2,739,185	3.65%	money pool & bank loan	overnight, 30 days
4,423,061	3.50%	money pool & bank loans	overnight, 32 days
5,320,320	3.55%	bank loans	30 days
6,147,101	3.86%	money pool & bank loans	overnight, 32 days
5,839,667	3.77%	money pool & bank loans	overnight, 30 days
2,837,803	1.75%	money pool & bank loans	overnight, 33 days
240	0.12%	money pool	overnight
32,253	0.66%	money pool	overnight
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\$2,177,491	1.58%	--	--

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D-2 Supporting Schedule

Schedule D-2

e) Supporting work papers and documents

1) Formulas used to set interest rates on variable and adjustable rate issues

The interest rates for all utility money pool loans are calculated as follows:

- a) If the source of pool funds are exclusively from *internal* sources than the rate equals the CD yield equivalent of the 30-day Federal Reserve “AA” Non-Financial commercial paper composite rate.**
- b) If the source of pool funds are exclusively from *external* sources than the interest rate is equal to the lending party’s cost of such external funds.**
- c) If both *internal and external* sources make up available pool funds than the rate charged on pool loans equal a weighted average blend of a) and b) based on the proportion of each that make up the blend.**

The interest rates for all bank loans are calculated as follows:

Borrowing rates under both the 2006 and 2007 facilities are calculated by adding a spread to the appropriate LIBOR rate on the date the loan is drawn. The LIBOR spreads are listed in the table under the heading “Pricing Schedule” on the attached pages and are dependent on the obligor’s “level status” (I, II, III, IV, V or VI). This level is based on the obligor’s credit rating and the total usage (less than or greater than 50%) of the facility. Since these facilities are secured, ratings are according to each utility’s secured ratings. Once loans are drawn and priced the appropriate LIBOR rate (generally 1 mo., 3 mo. or 6 mo. LIBOR) and the usage or utilization spread is fixed for the entirety of the loan while the spread based on the level status is subject to revision during the life of the loan.

2) Portions of documents describing the manner by which interest rates on variable and adjustable rate debt issues are set (e.g., loan agreements).

See attached pages.

3) Documents supporting all interest rates

See attached pages.

4) A description of company policy regarding short-term financing, including its uses, sources (e.g., commercial paper, bank loans, and lines of credit) and limitations (i.e., amount relative to total capital).

AmerenCILCO utilizes short-term debt to support normal operations and other temporary cash requirements. The company is authorized by the FERC to have up to \$250 million of short-term unsecured debt instruments outstanding at any one time. Short-term borrowings have generally consisted of overnight intercompany utility money pool borrowings and direct borrowings under two \$500 million secured credit facilities from which it is eligible to borrow from, subject to a \$150 million sub limit (\$75mm from each facility). The borrowings under the credit facilities are secured by a total of \$150 million of the company's first mortgage bonds and are generally six months or shorter in duration.

5) Formulas and rates of return the company uses to calculate AFUDC rates.

The information requested is contained in Schedule B-7.2.

**REGULATED MONEY POOL LOAN RATES
MONTH END RATE**

<u>Month</u>	<u>Rate</u>
December 2007	3.980000%
January 2008	5.180000%
February 2008	2.790000%
March 2008	2.100000%
April 2008	5.000000%
May 2008	5.000000%
June 2008	3.740000%
July 2008	3.711250%
August 2008	2.030000%
September 2008	4.503750%
October 2008	0.970000%
November 2008	0.370000%
December 2008	0.120000%
January 2009	0.658233%
February 2009	0.370000%
March 2009	0.140000%
April 2009	0.280000%

12/1/07	6.46500000%
12/2/07	6.46500000%
12/3/07	6.32590000%
12/4/07	6.32660000%
12/5/07	6.33400000%
12/6/07	6.33620000%
12/7/07	6.33620000%
12/8/07	6.33620000%
12/9/07	6.33620000%
12/10/07	6.36500000%
12/11/07	6.37600000%
12/12/07	6.37990000%
12/13/07	6.38680000%
12/14/07	6.39540000%
12/15/07	6.39540000%
12/16/07	6.39540000%
12/17/07	6.36390000%
12/18/07	6.37160000%
12/19/07	6.37600000%
12/20/07	6.38060000%
12/21/07	6.38090000%
12/22/07	6.38090000%
12/23/07	6.38090000%
12/24/07	4.20000000%
12/25/07	4.20000000%
12/26/07	6.30500000%
12/27/07	6.30500000%
12/28/07	4.19000000%
12/29/07	4.19000000%
12/30/07	4.19000000%
12/31/07	3.98000000%
1/1/08	3.98000000%
1/2/08	4.20000000%
1/3/08	4.16000000%
1/4/08	4.18000000%
1/5/08	4.18000000%
1/6/08	4.18000000%
1/7/08	4.05000000%
1/8/08	4.00000000%
1/9/08	3.88000000%
1/10/08	4.08000000%
1/11/08	4.12000000%
1/12/08	4.12000000%
1/13/08	4.12000000%
1/14/08	3.88000000%
1/15/08	3.91000000%
1/16/08	3.60000000%
1/17/08	3.74000000%
1/18/08	3.60000000%
1/19/08	3.60000000%
1/20/08	3.60000000%

1/21/08	3.60000000%
1/22/08	3.25000000%
1/23/08	5.92500000%
1/24/08	5.92500000%
1/25/08	6.34890000%
1/26/08	6.34890000%
1/27/08	6.34890000%
1/28/08	6.42080000%
1/29/08	6.50000000%
1/30/08	6.50000000%
1/31/08	5.18000000%
2/1/08	5.18000000%
2/2/08	5.18000000%
2/3/08	5.18000000%
2/4/08	5.18000000%
2/5/08	5.18000000%
2/6/08	5.18000000%
2/7/08	5.18000000%
2/8/08	5.18000000%
2/9/08	5.18000000%
2/10/08	5.18000000%
2/11/08	5.18000000%
2/12/08	5.18000000%
2/13/08	5.18000000%
2/14/08	5.18000000%
2/15/08	5.18000000%
2/16/08	5.18000000%
2/17/08	5.18000000%
2/18/08	5.18000000%
2/19/08	5.18000000%
2/20/08	5.18000000%
2/21/08	5.18000000%
2/22/08	4.53000000%
2/23/08	4.53000000%
2/24/08	4.53000000%
2/25/08	4.53000000%
2/26/08	4.53000000%
2/27/08	4.53000000%
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2/29/08	2.79000000%
3/1/08	2.79000000%
3/2/08	2.79000000%
3/3/08	2.70000000%
3/4/08	2.70000000%
3/5/08	2.71000000%
3/6/08	2.70000000%
3/7/08	2.63000000%
3/8/08	2.63000000%
3/9/08	2.63000000%
3/10/08	2.60000000%
3/11/08	2.55000000%

3/12/08	4.37000000%
3/13/08	4.37000000%
3/14/08	4.37000000%
3/15/08	4.37000000%
3/16/08	4.37000000%
3/17/08	4.37000000%
3/18/08	4.37000000%
3/19/08	2.20000000%
3/20/08	2.15000000%
3/21/08	2.15000000%
3/22/08	2.15000000%
3/23/08	2.15000000%
3/24/08	2.15000000%
3/25/08	4.37000000%
3/26/08	2.15000000%
3/27/08	2.06000000%
3/28/08	2.09000000%
3/29/08	2.09000000%
3/30/08	2.09000000%
3/31/08	2.10000000%
4/1/08	2.10000000%
4/2/08	2.05000000%
4/3/08	2.15000000%
4/4/08	1.98000000%
4/5/08	1.98000000%
4/6/08	1.98000000%
4/7/08	2.09000000%
4/8/08	2.13000000%
4/9/08	2.07000000%
4/10/08	2.16000000%
4/11/08	2.06000000%
4/12/08	2.06000000%
4/13/08	2.06000000%
4/14/08	2.15000000%
4/15/08	2.15000000%
4/16/08	1.96000000%
4/17/08	2.15000000%
4/18/08	2.15000000%
4/19/08	2.15000000%
4/20/08	2.15000000%
4/21/08	2.13000000%
4/22/08	2.13000000%
4/23/08	2.01000000%
4/24/08	2.09000000%
4/25/08	2.27000000%
4/26/08	2.27000000%
4/27/08	2.27000000%
4/28/08	2.10000000%
4/29/08	2.07000000%
4/30/08	5.00000000%
5/1/08	5.00000000%

5/2/08	5.00000000%
5/3/08	5.00000000%
5/4/08	5.00000000%
5/5/08	3.97500000%
5/6/08	3.97500000%
5/7/08	1.98000000%
5/8/08	1.96000000%
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5/10/08	1.94000000%
5/11/08	1.94000000%
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5/14/08	1.94000000%
5/15/08	2.03000000%
5/16/08	2.01000000%
5/17/08	2.01000000%
5/18/08	2.01000000%
5/19/08	2.00000000%
5/20/08	1.99000000%
5/21/08	1.97000000%
5/22/08	1.93000000%
5/23/08	1.99000000%
5/24/08	1.99000000%
5/25/08	1.99000000%
5/26/08	1.99000000%
5/27/08	4.15000000%
5/28/08	2.07000000%
5/29/08	2.06000000%
5/30/08	5.00000000%
5/31/08	5.00000000%
6/1/08	5.00000000%
6/2/08	4.89461300%
6/3/08	5.00000000%
6/4/08	5.00000000%
6/5/08	3.64000000%
6/6/08	3.64000000%
6/7/08	3.64000000%
6/8/08	3.64000000%
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6/18/08	3.64000000%
6/19/08	2.14000000%
6/20/08	2.14000000%
6/21/08	2.14000000%

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6/23/08	2.17000000%
6/24/08	2.16000000%
6/25/08	2.22000000%
6/26/08	3.64000000%
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6/29/08	3.74000000%
6/30/08	3.74000000%
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7/3/08	3.73190000%
7/4/08	3.73190000%
7/5/08	3.73190000%
7/6/08	3.73190000%
7/7/08	3.73190000%
7/8/08	3.73190000%
7/9/08	3.73190000%
7/10/08	3.73190000%
7/11/08	3.73190000%
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7/13/08	3.73190000%
7/14/08	3.73190000%
7/15/08	3.73190000%
7/16/08	3.73190000%
7/17/08	3.73190000%
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7/19/08	3.73190000%
7/20/08	3.73190000%
7/21/08	3.73190000%
7/22/08	3.73190000%
7/23/08	3.73190000%
7/24/08	3.73190000%
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8/9/08	2.02000000%
8/10/08	2.02000000%
8/11/08	3.71125000%

8/12/08	3.71125000%
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8/14/08	2.01000000%
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8/16/08	2.03000000%
8/17/08	2.03000000%
8/18/08	2.05000000%
8/19/08	2.02000000%
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9/17/08	2.22000000%
9/18/08	2.41000000%
9/19/08	2.16000000%
9/20/08	2.16000000%
9/21/08	2.16000000%
9/22/08	2.16000000%
9/23/08	2.05000000%
9/24/08	1.86000000%
9/25/08	4.25125000%
9/26/08	4.50375000%
9/27/08	4.50375000%
9/28/08	4.50375000%
9/29/08	4.50375000%
9/30/08	4.50375000%
10/1/08	4.38295500%

10/2/08	4.38295500%
10/3/08	4.38295500%
10/4/08	4.38295500%
10/5/08	4.38295500%
10/6/08	4.43829600%
10/7/08	4.38295500%
10/8/08	4.38295500%
10/9/08	4.38295500%
10/10/08	4.38295500%
10/11/08	4.38295500%
10/12/08	4.38295500%
10/13/08	4.38295500%
10/14/08	4.38295500%
10/15/08	4.38295500%
10/16/08	1.69000000%
10/17/08	4.49341900%
10/18/08	4.49341900%
10/19/08	4.49341900%
10/20/08	4.49341900%
10/21/08	4.20730600%
10/22/08	4.20409400%
10/23/08	4.60829800%
10/24/08	4.50375000%
10/25/08	4.50375000%
10/26/08	4.50375000%
10/27/08	1.76368100%
10/28/08	1.62151500%
10/29/08	1.45269000%
10/30/08	0.98000000%
10/31/08	0.97000000%
11/1/08	0.97000000%
11/2/08	0.97000000%
11/3/08	0.90000000%
11/4/08	0.95000000%
11/5/08	0.83000000%
11/6/08	0.82000000%
11/7/08	0.62000000%
11/8/08	0.62000000%
11/9/08	0.62000000%
11/10/08	0.65000000%
11/11/08	0.65000000%
11/12/08	0.75000000%
11/13/08	0.65000000%
11/14/08	0.50000000%
11/15/08	0.50000000%
11/16/08	0.50000000%
11/17/08	0.50000000%
11/18/08	0.45000000%
11/19/08	0.43000000%
11/20/08	0.46000000%
11/21/08	0.62000000%

11/22/08	0.62000000%
11/23/08	0.62000000%
11/24/08	0.46000000%
11/25/08	0.64000000%
11/26/08	0.40000000%
11/27/08	0.40000000%
11/28/08	0.37000000%
11/29/08	0.37000000%
11/30/08	0.37000000%
12/1/08	0.55000000%
12/2/08	0.36000000%
12/3/08	0.43000000%
12/4/08	0.41000000%
12/5/08	0.51000000%
12/6/08	0.51000000%
12/7/08	0.51000000%
12/8/08	0.51000000%
12/9/08	0.28000000%
12/10/08	0.28000000%
12/11/08	0.28000000%
12/12/08	0.15000000%
12/13/08	0.15000000%
12/14/08	0.15000000%
12/15/08	0.15000000%
12/16/08	0.15000000%
12/17/08	0.05000000%
12/18/08	0.13000000%
12/19/08	0.09000000%
12/20/08	0.09000000%
12/21/08	0.09000000%
12/22/08	0.10000000%
12/23/08	0.18000000%
12/24/08	0.18000000%
12/25/08	0.18000000%
12/26/08	0.18000000%
12/27/08	0.18000000%
12/28/08	0.18000000%
12/29/08	0.12000000%
12/30/08	0.10000000%
12/31/08	0.12000000%
1/1/09	0.12000000%
1/2/09	0.12000000%
1/3/09	0.12000000%
1/4/09	0.12000000%
1/5/09	0.05000000%
1/6/09	0.08000000%
1/7/09	0.09000000%
1/8/09	0.08000000%
1/9/09	0.17000000%
1/10/09	0.17000000%
1/11/09	0.17000000%

1/12/09	0.14000000%
1/13/09	0.13000000%
1/14/09	0.12000000%
1/15/09	0.11000000%
1/16/09	0.11000000%
1/17/09	0.11000000%
1/18/09	0.11000000%
1/19/09	0.11000000%
1/20/09	0.15000000%
1/21/09	0.25000000%
1/22/09	0.17000000%
1/23/09	0.24000000%
1/24/09	0.24000000%
1/25/09	0.24000000%
1/26/09	0.36645800%
1/27/09	0.19000000%
1/28/09	0.16000000%
1/29/09	0.69100300%
1/30/09	0.65823300%
1/31/09	0.65823300%
2/1/09	0.65823300%
2/2/09	0.49982700%
2/3/09	0.37635900%
2/4/09	0.24000000%
2/5/09	0.34000000%
2/6/09	0.21000000%
2/7/09	0.21000000%
2/8/09	0.21000000%
2/9/09	0.32000000%
2/10/09	0.22000000%
2/11/09	0.30000000%
2/12/09	0.24000000%
2/13/09	0.24000000%
2/14/09	0.24000000%
2/15/09	0.24000000%
2/16/09	0.24000000%
2/17/09	0.28000000%
2/18/09	0.36000000%
2/19/09	0.31000000%
2/20/09	0.34000000%
2/21/09	0.34000000%
2/22/09	0.34000000%
2/23/09	0.28000000%
2/24/09	0.20000000%
2/25/09	0.35000000%
2/26/09	0.35000000%
2/27/09	0.37000000%
2/28/09	0.37000000%
3/1/09	0.37000000%
3/2/09	0.33000000%
3/3/09	0.22000000%

3/4/09	0.21000000%
3/5/09	0.24000000%
3/6/09	0.25000000%
3/7/09	0.25000000%
3/8/09	0.25000000%
3/9/09	0.24000000%
3/10/09	0.24000000%
3/11/09	0.29000000%
3/12/09	0.28000000%
3/13/09	0.20000000%
3/14/09	0.20000000%
3/15/09	0.20000000%
3/16/09	0.26000000%
3/17/09	0.23000000%
3/18/09	0.19000000%
3/19/09	0.26000000%
3/20/09	0.21000000%
3/21/09	0.21000000%
3/22/09	0.21000000%
3/23/09	0.23000000%
3/24/09	0.16000000%
3/25/09	0.20000000%
3/26/09	0.17000000%
3/27/09	0.18000000%
3/28/09	0.18000000%
3/29/09	0.18000000%
3/30/09	0.20000000%
3/31/09	0.14000000%
4/1/09	0.17000000%
4/2/09	0.17000000%
4/3/09	0.24000000%
4/4/09	0.24000000%
4/5/09	0.24000000%
4/6/09	0.25000000%
4/7/09	0.21000000%
4/8/09	0.23000000%
4/9/09	0.26000000%
4/10/09	0.26000000%
4/11/09	0.26000000%
4/12/09	0.26000000%
4/13/09	0.27000000%
4/14/09	0.22000000%
4/15/09	0.20000000%
4/16/09	0.22000000%
4/17/09	0.28000000%
4/18/09	0.28000000%
4/19/09	0.28000000%
4/20/09	0.26000000%
4/21/09	0.20000000%
4/22/09	0.22000000%
4/23/09	0.13000000%

4/24/09	0.21000000%
4/25/09	0.21000000%
4/26/09	0.21000000%
4/27/09	0.22000000%
4/28/09	0.22000000%
4/29/09	0.18000000%
4/30/09	0.28000000%

1 Month Libor 1/2/08 - 1/18/08

<HELP> for explanation.

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US0001M LIBOR-USD Fix 1 Month

Range 1/2/08 to 3/31/09 Period Daily

HI 4.58750 ON 10/10/08
AVE 2.24167
LOW .32875 ON 1/14/09

DATE	YIELD	DATE	YIELD	DATE	YIELD
F 1/18	3.93438				
T 1/17	3.95875				
W 1/16	3.98938				
T 1/15	4.02250				
M 1/14	4.08125				
F 1/11	4.23625				
T 1/10	4.31938				
W 1/9	4.37063				
T 1/8	4.41125				
M 1/7	4.44125				
F 1/4	4.51500				
T 1/3	4.54000				
W 1/2	4.57000				

1 Month Libor 1/21/08 - 3/21/08

<HELP> for explanation.

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US0001M LIBOR-USD Fix 1 Month

Range 1/2/08 to 3/31/09 Period Daily

HI 4.58750 ON 10/10/08
 AVE 2.24167
 LOW .32875 ON 1/14/09

DATE	YIELD	DATE	YIELD	DATE	YIELD
F 3/21		F 2/29	3.11063	F 2/ 8	3.15375
T 3/20	2.60625	T 2/28	3.11938	T 2/ 7	3.16500
W 3/19	2.59875	W 2/27	3.12188	W 2/ 6	3.19250
T 3/18	2.53563	T 2/26	3.12500	T 2/ 5	3.21813
M 3/17	2.55875	M 2/25	3.12375	M 2/ 4	3.18125
F 3/14	2.77500	F 2/22	3.12000	F 2/ 1	3.14125
T 3/13	2.81750	T 2/21	3.13500	T 1/31	3.14375
W 3/12	2.86125	W 2/20	3.11750	W 1/30	3.26375
T 3/11	2.89000	T 2/19	3.11063	T 1/29	3.27125
M 3/10	2.93500	M 2/18	3.11375	M 1/28	3.28125
F 3/ 7	3.00000	F 2/15	3.11875	F 1/25	3.31250
T 3/ 6	3.05813	T 2/14	3.11625	T 1/24	3.28500
W 3/ 5	3.07500	W 2/13	3.12125	W 1/23	3.37625
T 3/ 4	3.08000	T 2/12	3.12750	T 1/22	3.77375
M 3/ 3	3.08625	M 2/11	3.13875	M 1/21	3.90250

1 Month Libor 3/24/08 - 5/23/08

<HELP> for explanation.

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US0001M LIBOR-USD Fix 1 Month

Range 1/2/08 to 3/31/09 Period Daily

HI 4.58750 ON 10/10/08
AVE 2.24167
LOW .32875 ON 1/14/09

DATE	YIELD	DATE	YIELD	DATE	YIELD
F 5/23	2.38250	F 5/ 2	2.69750	F 4/11	2.71594
T 5/22	2.39250	T 5/ 1	2.72375	T 4/10	2.71750
W 5/21	2.40438	W 4/30	2.80250	W 4/ 9	2.72688
T 5/20	2.43000	T 4/29	2.82750	T 4/ 8	2.72156
M 5/19	2.45125	M 4/28	2.86250	M 4/ 7	2.72438
F 5/16	2.47875	F 4/25	2.88125	F 4/ 4	2.73875
T 5/15	2.49750	T 4/24	2.88625	T 4/ 3	2.74125
W 5/14	2.50500	W 4/23	2.89500	W 4/ 2	2.71000
T 5/13	2.51438	T 4/22	2.89500	T 4/ 1	2.70000
M 5/12	2.52938	M 4/21	2.89750	M 3/31	2.70313
F 5/ 9	2.55000	F 4/18	2.87375	F 3/28	2.70875
T 5/ 8	2.59000	T 4/17	2.80000	T 3/27	2.70375
W 5/ 7	2.62125	W 4/16	2.73219	W 3/26	2.67750
T 5/ 6	2.67375	T 4/15	2.71625	T 3/25	2.65375
M 5/ 5		M 4/14	2.71313	M 3/24	

1 Month Libor 5/26/08 - 7/25/08

<HELP> for explanation.

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US0001M LIBOR-USD Fix 1 Month

Range 1/2/08 to 3/31/09 Period Daily

HI 4.58750 ON 10/10/08
AVE 2.24167
LOW .32875 ON 1/14/09

DATE	YIELD	DATE	YIELD	DATE	YIELD
F 7/25	2.45750	F 7/ 4	2.46125	F 6/13	2.48188
T 7/24	2.46000	T 7/ 3	2.46000	T 6/12	2.47125
W 7/23	2.46125	W 7/ 2	2.46250	W 6/11	2.47688
T 7/22	2.46188	T 7/ 1	2.46125	T 6/10	2.47500
M 7/21	2.46063	M 6/30	2.46250	M 6/ 9	2.44813
F 7/18	2.45938	F 6/27	2.47063	F 6/ 6	2.44938
T 7/17	2.45813	T 6/26	2.48250	T 6/ 5	2.44813
W 7/16	2.45625	W 6/25	2.48250	W 6/ 4	2.45000
T 7/15	2.45813	T 6/24	2.48188	T 6/ 3	2.45125
M 7/14	2.46000	M 6/23	2.48250	M 6/ 2	2.45563
F 7/11	2.45750	F 6/20	2.48125	F 5/30	2.45750
T 7/10	2.45625	T 6/19	2.48125	T 5/29	2.45938
W 7/ 9	2.45875	W 6/18	2.48188	W 5/28	2.38125
T 7/ 8	2.45875	T 6/17	2.48250	T 5/27	2.37875
M 7/ 7	2.46125	M 6/16	2.48125	M 5/26	

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US0001M LIBOR-USD Fix 1 Month

Range 1/2/08 to 3/31/09 Period Daily

HI 4.58750 ON 10/10/08
 AVE 2.24167
 LOW .32875 ON 1/14/09

DATE	YIELD	DATE	YIELD	DATE	YIELD
F 9/26	3.70375	F 9/ 5	2.48688	F 8/15	2.46563
T 9/25	3.70875	T 9/ 4	2.48688	T 8/14	2.46563
W 9/24	3.42875	W 9/ 3	2.48750	W 8/13	2.46688
T 9/23	3.20688	T 9/ 2	2.48563	T 8/12	2.46375
M 9/22	3.17625	M 9/ 1	2.48563	M 8/11	2.46375
F 9/19	3.19000	F 8/29	2.48563	F 8/ 8	2.46063
T 9/18	3.18750	T 8/28	2.48625	T 8/ 7	2.46313
W 9/17	3.03000	W 8/27	2.46875	W 8/ 6	2.46188
T 9/16	2.74750	T 8/26	2.47000	T 8/ 5	2.46250
M 9/15	2.49688	M 8/25		M 8/ 4	2.46125
F 9/12	2.48813	F 8/22	2.47188	F 8/ 1	2.46000
T 9/11	2.48750	T 8/21	2.47188	T 7/31	2.46125
W 9/10	2.48688	W 8/20	2.47188	W 7/30	2.46375
T 9/ 9	2.48875	T 8/19	2.47125	T 7/29	2.46313
M 9/ 8	2.48813	M 8/18	2.47063	M 7/28	2.46250

<HELP> for explanation.

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US0001M LIBOR-USD Fix 1 Month

Range **1/2/08** to **3/31/09** Period Daily

HI 4.58750 ON 10/10/08
 AVE 2.24167
 LOW .32875 ON 1/14/09

DATE	YIELD	DATE	YIELD	DATE	YIELD
F 11/28	1.90125	F 11/ 7	1.62250	F 10/17	4.18125
T 11/27	1.90000	T 11/ 6	1.76750	T 10/16	4.27750
W 11/26	1.43125	W 11/ 5	1.95625	W 10/15	4.35875
T 11/25	1.43625	T 11/ 4	2.17750	T 10/14	4.46875
M 11/24	1.41125	M 11/ 3	2.35750	M 10/13	4.56000
F 11/21	1.39500	F 10/31	2.58125	F 10/10 H	4.58750
T 11/20	1.39875	T 10/30	2.85000	T 10/ 9	4.51250
W 11/19	1.41375	W 10/29	3.11750	W 10/ 8	4.29375
T 11/18	1.45250	T 10/28	3.17125	T 10/ 7	4.14000
M 11/17	1.47375	M 10/27	3.21875	M 10/ 6	4.09250
F 11/14	1.47750	F 10/24	3.24000	F 10/ 3	4.11000
T 11/13	1.42250	T 10/23	3.25875	T 10/ 2	4.04500
W 11/12	1.40875	W 10/22	3.27500	W 10/ 1	4.00250
T 11/11	1.47750	T 10/21	3.52750	T 9/30	3.92625
M 11/10	1.53875	M 10/20	3.75125	M 9/29	3.72000

1 Month Libor 12/1/08 - 1/30/09

<HELP> for explanation.

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US0001M LIBOR-USD Fix 1 Month

Range 1/2/08 to 3/31/09 Period Daily

HI 4.58750 ON 10/10/08
 AVE 2.24167
 LOW .32875 ON 1/14/09

DATE	YIELD	DATE	YIELD	DATE	YIELD
F 1/30	.41938	F 1/ 9	.36625	F 12/19	.47375
T 1/29	.41250	T 1/ 8	.38625	T 12/18	.50750
W 1/28	.40938	W 1/ 7	.40625	W 12/17	.58125
T 1/27	.41125	T 1/ 6	.42063	T 12/16	.88375
M 1/26	.40875	M 1/ 5	.42875	M 12/15	.96125
F 1/23	.40125	F 1/ 2	.43000	F 12/12	1.04000
T 1/22	.38938	T 1/ 1		T 12/11	1.19500
W 1/21	.35625	W 12/31	.43625	W 12/10	1.43875
T 1/20	.35250	T 12/30	.44750	T 12/ 9	1.63500
M 1/19	.35500	M 12/29	.46125	M 12/ 8	1.82500
F 1/16	.35938	F 12/26		F 12/ 5	1.86750
T 1/15	.33375	T 12/25		T 12/ 4	1.87625
W 1/14 L	.32875	W 12/24	.47125	W 12/ 3	1.89000
T 1/13	.33313	T 12/23	.47125	T 12/ 2	1.89875
M 1/12	.34250	M 12/22	.46125	M 12/ 1	1.91125

1 Month Libor 2/2/09 - 3/31/09

<HELP> for explanation.

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US0001M LIBOR-USD Fix 1 Month

Range 1/2/08 to 3/31/09 Period Daily

HI 4.58750 ON 10/10/08
 AVE 2.24167
 LOW .32875 ON 1/14/09

DATE	YIELD	DATE	YIELD	DATE	YIELD
F		F 3/13	.55563	F 2/20	.47250
T		T 3/12	.55625	T 2/19	.47313
W		W 3/11	.55688	W 2/18	.47000
T 3/31	.50063	T 3/10	.56438	T 2/17	.46625
M 3/30	.50875	M 3/ 9	.56438	M 2/16	.46500
F 3/27	.51813	F 3/ 6	.54625	F 2/13	.46125
T 3/26	.52250	T 3/ 5	.53313	T 2/12	.45500
W 3/25	.52000	W 3/ 4	.51813	W 2/11	.45250
T 3/24	.52094	T 3/ 3	.50750	T 2/10	.44688
M 3/23	.52188	M 3/ 2	.49750	M 2/ 9	.44688
F 3/20	.52188	F 2/27	.49625	F 2/ 6	.44875
T 3/19	.52313	T 2/26	.49688	T 2/ 5	.44750
W 3/18	.54500	W 2/25	.47875	W 2/ 4	.44500
T 3/17	.55625	T 2/24	.47688	T 2/ 3	.44500
M 3/16	.55563	M 2/23	.47375	M 2/ 2	.43750

PRICING SCHEDULE

<i>Applicable Margin or Applicable Fee Rate</i>	<i>Level I Status</i>	<i>Level II Status</i>	<i>Level III Status</i>	<i>Level IV Status</i>	<i>Level V Status</i>	<i>Level VI Status</i>
<i>Eurodollar Margin/LC Participation Fee (when Usage ≤ 50.0%)</i>	0.150%	0.300%	0.600%	0.825%	1.000%	1.375%
<i>Floating Rate Margin (when Usage ≤ 50.0%)</i>	0.000%	0.000%	0.000%	0.000%	0.000%	0.375%
<i>Eurodollar Margin/LC Participation Fee (when Usage > 50.0%)</i>	0.280%	0.480%	0.850%	1.075%	1.250%	1.625%
<i>Floating Rate Margin (when Usage > 50.0%)</i>	0.000%	0.000%	0.000%	0.075%	0.250%	0.625%
<i>Facility Fee</i>	0.100%	0.125%	0.150%	0.175%	0.250%	0.375%

“Level I Status” exists at any date if, on such date, the applicable entity’s Moody’s Rating is A2 or better or the applicable entity’s S&P Rating is A or better.

“Level II Status” exists at any date if, on such date, (i) the applicable entity has not qualified for Level I Status and (ii) the applicable entity’s Moody’s Rating is A3 or better or the applicable entity’s S&P Rating is A- or better.

“Level III Status” exists at any date if, on such date, (i) the applicable entity has not qualified for Level I Status or Level II Status and (ii) the applicable entity’s Moody’s Rating is Baal or better or the applicable entity’s S&P Rating is BBB+ or better.

“Level IV Status” exists at any date if, on such date, (i) the applicable entity has not qualified for Level I Status, Level II Status or Level III Status and (ii) the applicable entity’s Moody’s Rating is Baa2 or better or the applicable entity’s S&P Rating is BBB or better.

“Level V Status” exists at any date if, on such date, (i) the applicable entity has not qualified for Level I Status, Level II Status, Level III Status or Level IV Status and (ii) the applicable entity’s Moody’s Rating is Baa3 or better or the applicable entity’s S&P Rating is BBB- or better.

“Level VI Status” exists at any date if, on such date, the applicable entity has not qualified for Level I Status, Level II Status, Level III Status, Level IV Status, or Level V Status.

“Moody’s Rating” means, at any time, the public rating issued by Moody’s Investors Service, Inc. (“Moody’s”) and then in effect with respect to (i) in the case of an Illinois Utility, such entity’s senior secured long-term debt securities without third-party credit enhancement or such entity’s First Mortgage Bond obligations without third-party credit enhancement and (ii) in the case of CILCORP, such entity’s senior unsecured long-term debt securities without third party credit enhancement; provided that if the applicable entity does not have any such rating, Level VI Status shall exist. In the case of Resources, “Moody’s Rating” means, at any time, one of the following three ratings (in the order in which they are referred based on availability and, in each case, without third-party credit enhancement): (i) the public rating issued by Moody’s and then in effect with respect to Resources’ Advances and other Obligations; (ii) the public rating issued by Moody’s and then in effect with respect to Resources’ senior secured long-term debt securities; or (iii) the rating one level above the public rating issued by Moody’s and then in effect with respect to Resources’ senior unsecured and unsubordinated long-term debt securities.

“S&P Rating” means, at any time, the public rating issued by Standard and Poor’s Rating Services, a division of The McGraw Hill Companies, Inc. (“S&P”), and then in effect with respect to (i) in the case of an Illinois Utility, such entity’s senior secured long-term debt securities without third-party credit enhancement or such entity’s First Mortgage Bond obligations without credit enhancement and (ii) in the case of CILCORP, such entity’s senior unsecured long-term debt securities without third party credit enhancement; provided that if the applicable entity does not have any such rating, Level VI Status shall exist. In the case of Resources, “S&P Rating” means, at any time, one of the following three ratings (in the order in which they are referred based on availability and, in each case, without third-party credit enhancement): (i) the public rating issued by S&P and then in effect with respect to Resources’ senior secured long-term debt securities; (ii) the public rating issued by S&P and then in effect with respect to Resources’ Advances and other Obligations, or (iii) the rating one level above the public rating issued by S&P and then in effect with respect to Resources’ senior unsecured and unsubordinated long-term debt securities.

“Status” means Level I Status, Level II Status, Level III Status, Level IV Status, Level V Status or Level VI Status.

“Usage” refers to the Aggregate Revolving Credit Exposure on any date reflected as a percentage of the Aggregate Commitment on such date (and shall be deemed to be greater than 50% on any date when the Aggregate Commitment is zero). All capitalized terms used but not defined in this Pricing Schedule shall have the meanings assigned thereto in the Credit Agreement to which this Pricing Schedule is attached.

The Applicable Margin shall be determined in accordance with the foregoing table based on the applicable Borrower’s Status as determined from its then-current Moody’s Rating and S&P Rating; provided that in the event that Resources has neither a Moody’s Rating nor an S&P Rating, the Applicable Margin applicable to Resources shall be determined based on the Ratio Table below. The Applicable Fee Rate shall be

determined (a) with respect to Facility Fees of each entity, in accordance with this Pricing Schedule, using such entity's Status and such entity's Contribution Percentage and (b) with respect to LC Participation Fees, in accordance with the foregoing table based on the applicable Borrower's Status; provided that in the event that Resources has neither a Moody's Rating nor an S&P Rating, the Applicable Fee Rate applicable to Resources shall be determined based on the Ratio Table below. The credit rating in effect on any date for the purposes of this Schedule is that in effect at the close of business on such date.

If the applicable entity is split-rated and the ratings differential is one level, then each rating agency will be deemed to have a rating in the higher level. If the applicable entity is split-rated and the ratings differential is two levels or more, then each rating agency will be deemed to have a rating one level above the lower rating, unless either rating is below BB+ or unrated (in the case of S&P) or below Ba1 or unrated (in the case of Moody's), in which case each rating agency will be deemed to have a rating in the lower level. Notwithstanding the foregoing, in the event that Resources has only one rating, the Applicable Margin or Applicable Fee Rate shall be determined by taking the arithmetic average of the Applicable Margin or Applicable Fee Rate from the Pricing Schedule based upon the rating of Resources and the Applicable Margin or Applicable Fee Rate from the Ratio Table.

At any time that the Applicable Margin or the Applicable Fee Rates of Resources shall be based upon the Ratio Table below, the financial reporting required will include reporting for Resources to be specified by the Agent in connection with the determination of such pricing.

Ratio Table

Consolidated Total Debt to Consolidated Cash Flow Ratio	Eurodollar Margin/LC Participation Fee (when Usage ≤ 50.0%)	Floating Rate Margin (when Usage ≤ 50.0%)	Eurodollar Margin/LC Participation Fee (when Usage > 50.0%)	Floating Rate Margin (when Usage > 50.0%)	Facility Fee
<u>Level I</u> less than 1.0:1.0	0.150%	0.000%	0.280%	0.000%	0.100%
<u>Level II</u> 1.0:1.0 or greater, but less than 1.5:1.0	0.300%	0.000%	0.480%	0.000%	0.125%
<u>Level III</u> 1.5:1.0 or greater, but less than 2.0:1.0	0.600%	0.000%	0.850%	0.000%	0.150%
<u>Level IV</u> 2.0:1.0 or greater but less than 2.5:1.0	0.825%	0.000%	1.075%	0.075%	0.175%
<u>Level V</u>	1.000%	0.000%	1.250%	0.250%	0.250%

2.5:1.0 or greater but less than 3.0:1.0					
Level VI 3.0:1.0 or greater	1.375%	0.375%	1.625%	0.625%	0.375%

For purposes of the table above, the following terms shall have the meanings set forth below:

“Consolidated Total Debt to Consolidated Operating Cash Flow Ratio” means, at any date of determination, the ratio of Consolidated Indebtedness of Resources as at the end of the most recently ended fiscal quarter for which financial statements have been delivered to Consolidated Cash Flow of Resources for such fiscal quarter and the immediately preceding three fiscal quarters.

“Consolidated Indebtedness” means, at any time, the Indebtedness of Resources and its Subsidiaries which would be consolidated in the consolidated financial statements of Resources and such Subsidiaries in accordance with Agreement Accounting Principles on a consolidated basis at such time, excluding Permitted Securitizations and the subordinated indebtedness specified in the proviso of Section 6.17 of the Agreement.

“Consolidated Operating Cash Flow” means, for any period, the sum of the amounts which would appear in accordance with Agreement Accounting Principles on the consolidated statement of cash flow of Resources in the “Cash Flow from Operating Activities” section before, and without including amounts under or described as “changes in assets and liabilities”.

Section 1.3 Source of Funds. (a) Funds will be available through the Utility Money Pool from the following sources for use by the Parties from time to time: (i) surplus funds in the treasuries of Parties other than Ameren, (ii) surplus funds in the treasury of Ameren, and (iii) proceeds from bank borrowings and the sale of commercial paper by Parties ("External Funds"), in each case to the extent permitted by applicable laws and regulatory orders. Funds will be made available from such sources in such other order as Ameren Services, as administrator of the Utility Money Pool, may determine will result in a lower cost of borrowing to Parties borrowing from the Utility Money Pool, consistent with the individual borrowing needs and financial standing of the Parties providing funds to the Utility Money Pool.

(b) Borrowing Parties will borrow pro rata from each lending Party in the proportion that the total amount loaned by such lending Party bears to the total amount then loaned through the Utility Money Pool. On any day when more than one fund source (e.g., surplus treasury funds of Ameren and other Utility Money Pool participants ("Internal Funds") and External Funds), with different rates of interest, is used to fund loans through the Utility Money Pool, each borrowing Party will borrow pro rata from each fund source in the same proportion that the amount of funds provided by that fund source bears to the total amount of short-term funds available in the Utility Money Pool.

Section 1.4 Authorization. (a) Each loan shall be authorized by the lending Party's Treasurer, or by a designee thereof.

(b) All borrowings from the Utility Money Pool shall be authorized by the borrowing Party's Treasurer, or by a designee thereof. No Party shall be required to effect a borrowing through the Utility Money Pool if such Party determines that it can (and is authorized to) effect such borrowing at lower cost directly from banks or through the sale of its own commercial paper in an existing commercial paper program.

Section 1.5 Interest. Each Party receiving a loan shall accrue interest monthly on the unpaid principal amount of such loan in the Utility Money Pool from the date of such loan until such principal amount shall be paid in full.

(a) If only Internal Funds comprise the funds available in the Utility Money Pool, the interest rate applicable to loans of such Internal Funds shall be the CD yield equivalent of the 30-day Federal Reserve "AA" Non-Financial commercial paper composite rate (or, if no such rate is established for that day, then the applicable rate shall be the rate for the next preceding day for which such rate was established).

(b) If only External Funds comprise the funds available in the Utility Money Pool, the interest rate applicable to loans of such External Funds shall be equal to the lending Party's cost for such External Funds (or, if more than one Party had made available External Funds on such day, the applicable interest rate shall be a composite rate, equal to the weighted average of the cost incurred by the respective Parties for such External Funds).

(c) In cases where both Internal Funds and External Funds are concurrently borrowed through the Utility Money Pool, the rate applicable to all loans comprised of such "blended" funds shall be a composite rate, equal to the weighted average of the (i) cost of all Internal Funds contributed by Parties (as determined pursuant to Section 1.5(a) above) and (ii) the cost of all such External Funds (as determined pursuant to Section 1.5(b) above); provided, that in circumstances where Internal Funds and External Funds are available for loans through the Utility Money Pool, loans may be made exclusively from Internal Funds or External Funds, rather than from a "blend" of such funds, to the extent it is expected that such loans would result in a lower cost of borrowing.

Section 1.6 Certain Costs. The cost of compensating balances and/or fees paid to banks to maintain credit lines by Parties lending External Funds to the Utility Money Pool shall initially be paid by the Party maintaining such line. A portion of such costs shall be retroactively allocated every month to the Parties borrowing such External Funds through the Utility Money Pool in proportion to their respective daily outstanding borrowings of such External Funds.

Section 1.7 Repayment. Each Party receiving a loan hereunder shall repay the principal amount of such loan, together with all interest accrued thereon, on demand and in any event within one year of the date on which such loan was made. All loans made through the Utility Money Pool may be prepaid by the borrower without premium or penalty.

Section 1.8 Form of Loans to Parties. Loans to the Parties through the Utility Money Pool will be made pursuant to open-account advances, repayable upon demand and in any event not later than one year after the date of the advance; provided, that each lending Party shall at all times be entitled to receive upon demand one or more promissory notes evidencing any and all loans by such lender. Any such note shall: (a) be substantially in the form filed as Exhibit B to the Form U-1 Application-Declaration in File No. 70-9423, (b) be dated as of the date of the initial borrowing, (c) mature on demand or on a date agreed by the Parties to the transaction, but in any event not later than one year after the date of the applicable borrowing, and (d) be repayable in whole at any time or in part from time to time, without premium or penalty.

ARTICLE II OPERATION OF UTILITY MONEY POOL

Section 2.1 Operation. Operation of the Utility Money Pool, including record keeping and coordination of loans, will be handled by Ameren Services under the authority of the appropriate officers of the Parties. Ameren Services shall be responsible for the determination of all applicable interest rates and charges to be applied to advances outstanding at any time hereunder, shall maintain records of all advances, interest charges and accruals and interest and principal payments for purposes hereof, and shall prepare periodic reports thereof for the Parties. Ameren Services will administer the Utility