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4. Monday, August 19, 2013
5. Phone Conversation
6. Defendant, Ameren—Employee's Marsha, Hadley and Jamie
7. Plaintiff, Lisa R. Imler
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1. Marsha Hello, my name is Marsha, how may I help you?

2. Lisa Hello, your name is Marsha?

3. Marsha Yes, it is

4. Lisa Hi Marsha, my name is Lisa Imler, uh, I received a notice, um,

5. in regarding a deposit is required due to a uh, a disconnection of my service last week.

6. Marsha Yes

7. Lisa And I had went onto your internet site, and had a payment

8. billing arrangement on your uh, Ameren site to pay my bill, and they disconnected my service,

9. when I called em back they said "Oh, um we're sorry but, they're not allowing you to make

10. arrangements on the internet, but they had allowed me, cause it said, it was set up, and that's

11. why they disconnected me, and I feel that, uh this, letter is wrong. I didn't, you know, if the site

12. would have said "No", we cant take that, uh agreement, it should have told me that online and

13. shouldn't have allowed me to make that agreement with you online and then cause me to have

14. my power shut off.

15. Marsha Right, uh, Lisa, what is? I would be glad to look into this

16. situation,

17. Marsha What is your address please?

18. Lisa God love ya, 311 Forrest, F O R R E S T, and that's in Danville,

19. Illinois

20. Marsha and the last four digits of Sherman's social

21. Lisa 8614

22. Marsha Okay, thank you

23. Lisa What was your name again hun?

24. Marsha Marsha

25. Lisa Marsha, I'm sorry

26. Marsha So it was disconnected on the eighth? Pause.....Lisa

27. Lisa Uh huh

28. Marsha I'm going have to call you back, I m sorry have to say it

29. Lisa Okay

30. Marsha but I have bathroom issues and my stomach is churning

31. Lisa Oh honey, I'm sorry

32. Marsha What number can I reach you at?

33. Lisa 217-431-0947

33. Marsha Okay, I'll call you back shortly

1. Lisa Okay hun, hope you get to feeling better

2. Marsha Uh, thank.... okay, I'll call you back in a little bit

3. Lisa Alright babe, thanks

4. Marsha Thank you.....good bye

5. Phone dialing *****

6. Lisa Hello

7. Marsha Hi, Lisa?

8. Lisa Yes maim

9. Marsha Hi, this is Marsha from Ameren, I'm sorry about that

10. Lisa Don't be sorry at all dear, no apology necessary

11. Marsha Well...I have a colonoscopy tomorrow

12. Lisa Oh, God love ya

13. Marsha Yea

14. Lisa So they're doing your little clean out today?

15. Marsha Yeah, that starts today

16. Lisa That's really the worst part of the whole deal

17. Marsha That's what I heard, and I'm actually, and I know it sounds

18. crazy, but I'm actually looking forward to it because, because I have

19. Lisa Yeah, you have problems

20. Marsha Oh yeah, I had it quite some time and its crazy, I just cant stand

21. it any longer, I'm sick of it

22. Lisa My husband had one, my husband was disabled, he got really

23. sick from a mold that grew in his lungs

24. Marsha Umm

25. Lisa and it caused a chronic inflammatory disorder, throughout his

26. his body, and his bowls, he had external and internal hemorrhoids, he lost a foot of his bowl,

27. sigmoid colon, uh, yeah, he's been a sick man, so I definitely feel for ya, cause nobody wants to

28. be sick.

29. Marsha Is hestill with us?

30. Lisa Oh yeah, yeah, yeah

31. Marsha Okay

32. Lisa I found him a doctor, actually in Maryland, I had to go, when

33. they located the mold in his lungs, he had Penicillium growing in both lobes and he had to

1. undergo, some heavy treatments and then he started having problems with his bowl, he's got
2. an enlarged heart, he's uh, he has a chronic inflammatory disease where it uh, causes him a lot
3. of muscular pain.
4. Marsha Uh, huh
5. Lisa Uh, I guess its cause you cant ever really get away from mold
6. and fungus and he's highly allergic to it. But Ritchie Shoemaker, he saved my husbands life, he
7. will be disabled for the rest of his life, but, still, all in all he's here, you know you never go
8. through this world without trouble, you know
9. Marsha Uh huh, Well this is true, this is true, uh
10. Lisa And we had our first grandbaby in January, who has Cystic
11. Fibrosis.
12. Marsha Oh no
13. Lisa I'm thankful for every day that I have, uh, you know I just
14. Marsha Now, uh, that's a breathing problem, isn't it? Or
15. Lisa Uh, their bodies create a thick mucus, in all their organs,
16. the intestines, he had bowl surgery when he was a day old, uh, and he has a, like uh, he has to
17. take an enzyme because he doesn't produce enzymes to digest food.
18. Marsha Un huh
19. Lisa And uh, you have to give him breathing treatment and pat on
20. his chest to break the mucus up in the lungs or it will collect, its just...pretty horrible
21. Marsha Oh, how old is he?
22. Lisa Uh, I think he's seven months, he was born January 31st so six
23. or seven months.
24. Marsha Oh, my Gosh, yea, its sad
25. Lisa It uh, yeah, like I said, I've been beat down and beat down and
26. the whole reason we had the mold problem was because we had a hail storm and it damaged
27. our roof and our insurance company drug their feet in resolving our claim, and they never, and
28. when the mold got introduced they just..you know, I had an old pre 2000 policy, this happened
29. back in 2000, my husband started getting really sick in 2001 and he didn't get deemed disabled
30. until 2010, and not being able to find Dr.'s, so I feel sympathy for anyone whose not feeling well
31. and has those kinds of problems, cause
32. Marsha hum
33. Lisa It doesn't make your everyday life very fun

1. Marsha No, it doesn't, I'm so sorry to hear that, that's too bad
2. Lisa Awe hun, I'm sorry to hear bout yours
3. Marsha Well.. and then my supervisor's got one today and we hope
4. we find out what's wrong with her too, you know
5. Lisa Right
6. Marsha So, but ehh, I...I just cant wait because they gotta find out whats
7. causing me to do all of this, all the time, I mean at work...its not bad at home, but its like five to
8. six times a day.
9. Lisa Ooo, loose bows?
10. Marsha Oh yeah, oh yeah
11. Lisa It may be your gal-bladder, you may be
12. Marsha Don't have a gal-bladder
13. Lisa Okay, so now when did you get it taken out?
14. Marsha Humm, gosh its been twenty or so years ago
15. Lisa Oh, okay, cause I had mine out, and I know I had bowl problems
16. Marsha It, it effected it, don't get me wrong, your absolutely right about
17. that, this is something totally different, so...anyway, we'll find out tomorrow and I'll tell you
18. what, I dono how they expect me not to eat today
19. Lisa Oh, God love ya
20. Marsha You know, and then, they said you can have jello, as long as its
21. not red or purple
22. Lisa Yeah, that's the hardest part
23. Marsha You can have pop-cycles as long as its not red or purple
24. Lisa Right
25. Marsha Good thing I like orange pop-cycles then, because cause I
26. Lisa Clear, ..you can drink like clear soda's, Right?
27. Marsha I can have like beef or chicken broth as long as I strain it, so I can
28. have a hot cup of chicken broth, that would be good, uh, I wanna eat the noodle of course from,
29. Campbell's, but I can do that.
30. Lisa Right
31. Marsha Uhhuh, I can have iced tea, I can have water, I cant have any
32. milk products
33. Lisa Right

1. Marsha So I don't get my glass of milk, uh, I think I can, I dono, I've gotta
2. I've gotta go call them and see if I can have diet coke today, I dont
3. Lisa I don't think you'll be able to because of the coloring, I don't
4. know though, I think they say all clear fluids.
5. Marsha Yeah, I'll have to ask her
6. Lisa God Love ya
7. Marsha Well, you know, the thing is..is tomorrow is my birthday
8. Lisa Is it?
9. Marsha Uh huh
10. Lisa Wow, well maybe you'll have really good news for your birthday
11. Marsha Well..I'm turning sixty tomorrow, so that's something I'll be
12. dealing with, LAUGH
13. Lisa You go girl, you go girl
14. Marsha I'm not ready to be sixty, but
15. Lisa Oh, I know it
16. Marsha but I don't, we just buried my brother-in-law a week ago today
17. and I don't want to be him either, so I guess sixty, turning sixty is good, so.
18. Lisa Absolutely
19. Marsha Yeah, so well let me get back to the reason I called Lisa
20. Lisa Okay honey
21. Marsha I...I see where you had told a previous rep. that you had set this
22. up online and I thought okay, that's a possibility, its just something I hadn't heard of yet.
23. Lisa Right
24. Marsh But we don't allow setting up payment agreements online yet
25. Lisa But they shouldn't allow you to do that then
26. Marsha Well, tell me exactly what happened, because I, I've never
27. heard of that, so I called credit and I...
28. Lisa Right
29. Marsha I was thinking okay, it has something that they were allowing
30. all customers to do now, and she said no
31. Lisa I went online to pay my bill a lot
32. Marsha Okay, you went online and paid your bill, yeah
33. Lisa Right, and I went on there and it said, set up a payment, you

1. Lisa And, so when I, so when I woke up last week with no power
2. and I called em and said I had a power outage, cause I didn't realize, I just assumed that you
3. know, I didn't, you know you go on some sites and they cant do it, they'll say you got to contact
4. someone on the phone, you got to call and talk to someone, Illinois Power didn't do that, it
5. allowed me to make a payment arrangement on the 19th, and then the lady I talked to, when I
6. thought my power was disconnected and thought it was an outage, she said no, your power
7. was shut off. And I said how is that I went online and agreed to make a payment on the 19th,
8. and she looked it up on the internet and seen it, but she said Oh I'm sorry, the gal was kinda
9. snappy, and she said I'm sorry you aren't allowed to do that online, I said then you shouldn't
10. allow your customers to be able to do that, it should come up and say, hey you cant make a
11. payment online, call your power company, and then I would just have called someone. So they
12. shut me off, so I went and paid \$291.00 which they said was required to get turned back on and
13. they turned my power on, within like an hour or two after they cut if off and now I'm receiving a
14. paper that says they want me to put down uh, fifteen hundred dollars as a security deposit
15. because my power was disconnected and I don't think that's right because if your site doesn't
16. allow your customers to do that they need to go in there and enable the uh, information that
17. allows you to do that.

18. Masha uh huh, uh huh, and I agree with what your saying, I agree
19. with that part of it, I'm still not sure about, and this is me, because i cant get it in my mind
20. when you set up the \$500.00 payment

21. Lisa Uh huh

22. Marsha Was that a

23. Lisa The site, I went in there and it says pick the date you want this
24. to be debited out of your checking account, I picked on the 19th it said confirmed

25. Marsha Uh huh

26. Lisa You are confirmed that your payment will be taken out of your
27. account on the 19th for \$500.00. And I did that, had to have been,

28. Marsha Okay

29. Lisa I'm sure your system will still reflect that. After I talked to the
30. representative tho, and had my power turned back on and paid that, she said, you need to go
31. online now and cancel that agreement, which I did.

32. Marsha Uh huh

33. Lisa After the, uh Ameren representative told me to do so because I

1. Lisa Right

2. Marsha So what should have happened, what should have happened is

3. when you made that hundred dollar payment, you should have called us to set up a payment

4. arrangement

5. Lisa Well, I didn't know to, I just went on the internet and did it

6. because it what I always done before, you know

7. Marsha Yeah, I

8. Lisa I usually don't get to far behind you know but, under, my

9. circumstances, you know I cant control what happened to me at my job.

10. Marsha Yeah, yeah

11. Lisa And I've been an Ameren Illinois customer for quite a few years

12. and like I said I've never been, in the winter months my bills are extremely high and usually wait

13. till my taxes come in and I pay em, but I always make arrangements on the phone and try to pay

14. a little bit each month

15. Marsha Uh huh

16. Lisa Cause I do have a disabled husband, he takes breathing

17. treatments, and now I have a disabled grand baby who stays here and he also takes treatments

18. breathing treatments everyday

19. Marsha Uh huh, Uh huh

20. Lisa So I mean, they're usually very, I mean I've never had anything

21. come across like this before, do I need to speak to uh a manager type person, because I think its

22. uh you know, if your system allows them, I made that arrangement, I'm sure you can get on

23. your screen and see when I made that arrangement with Ameren, it had to have been right after

24. I made the \$100.00 payment

25. Marsha Uh huh, Uh Yes I'll let you speak to, because I cant reverse that

26. I understand what you told me happened

27. Lisa Yea

28. Marsha and I understand why you were confused about that but I can

29. not reverse the deposit

30. Lisa Right

31. Marsha that would have to be uh, the supervisor or somebody like that

32. Lisa Right,

33. Marsha to do that for me

1. Lisa Cause I mean, if your site allows people to do that, and make
2. a payment arrangement, see I would have been paying toward my future bill because the five
3. hundred dollars would have been the \$291.00 plus whatever, you know, more toward my next
4. bill which is due tomorrow, and like I said I didn't think their, if their site allows you to make,
5. customers to make agreements with you, I cant be faulted for that, just because they don't do
6. that, the lady said we don't do that right now but we, I guess your system is going to be set up
7. that way, but right now its not, well then its shouldn't allow your consumers to do so.

8. Marsha Right, right, I didn't know you could, that's why I called and
9. said not at this time, but they're lookin into that

10. Lisa Yea

11. Marsha And, well Personally I don't think customers should be able to
12. set up their own payment arrangement, I think you should still have to come through us,.but,
13. they didn't ask me so,

14. Lisa Right, I just, see, like, say that I wanted to split my bill up to two
15. payments in a month, and I go on the internet and pay half of it and then I say I'm gonna pay
16. the other half on this date, they, they've never had a problem with that before, ever

17. Marsah Uh hum

18. Lisa I've never had any problem, like I said, this is my first time, I
19. called, like, since my power got shut off, well how is that, I just made a \$100.00 payment and I
20. made an agreement on, and uh, the lady said she seen it on there, on my account

21. Marsha Uh hum, but that was not, yea I understand what your tellin me
22. but that is not

23. Lisa If you guys don't allow it, you should not allow the props on
24. your site

25. Marsah Well...

26. Lisa not allow people to do so

27. Marsha That is, that is setting up a payment, that's not setting up an
28. agreement for.. uh.. an official

29. Lisa exactly

30. Marsha an official agreement with us

31. Lisa exactly,

32. Marsah I understand, so let me talk to a supervisor and see what, what
33. I can do, I may have to, uh, conference, you know do a conference call, okay. so

1. Lisa Okay hun

2. Marsha You're

3. Lisa I appreciate your time

4. Marsha Not a problem Lisa, hold on a second

5. Lisa Thank you love

6. Marsha Cause I'm gonna explain to her what you explained to me, Okay

7. Lisa Okay honey

8. Marsha So it may take me a few seconds

9. Lisa There should be notes on my account from the last gal I talked

10. to

11. Marsha Exactly, there are, so hold on please

12. Lisa Okay, thank you, God love ya

13. Marsha Not a problem

14. Hadley Good morning this is Hadley, how may I help you?

15. Marsha Hi Hadley, this is Marsha

16. Hadley Hi

17. Marsha Hi, I have an account, I need to have, to talk to you about

18. Hadley Okay

19. Marsha Its 9756526254

20. Hadley Sherman in Danville

21. Marsha Yes, and I'm talking to Lisa

22. Hadley Okay

23. Marsha And, I see her point, she thought when she went in to Ameren

24. dot com, that she set up a payment to be taken out of her account on August 19th for \$500.00

25. Hadley Okay

26. Marsha She thought that would cover her and not get disconnected

27. because she was thinking it was like setting up a payment agreement or something through

28. us, you know what I mean

29. Hadley Yeah, we aren't doing that yet online

30. Marsha But we don't do that, well she thought that would keep her

31. covered, you know that she wouldn't get disconnected because she said was paying on the

32. 19th of August, I understand how she feels that way, because we allowed her to set, and I

33. just said that was just for a regular payment, not officially setting up anything up with us

1. Marsha But she said its not explained that way, and it didn't tell her
2. to call us to make other arrangements, if you know, if your gonna get disconnected
3. Hadley Well her disconnect note told her that
4. Marsha Well I dono when she got her disconnect notice
5. Hadley Cause her disconnect notice was mailed out on the..
6. Marsha On the 27th or something
7. Hadley On the 26th, and I'm showing it was due on the 27th and we
8. cut her on the 12th
9. Marsha Uh huh, so can you explain that to her then, because I told her
10. that I checked with credit, I said, I'm thinkin that maybe I missed something, you know, but
11. we're not setting payment arrangements online yet, allowing the customer to
12. Hadley And she was past due last month, I mean her bill was \$684.72
13. and we only received a payment of \$293.57
14. Marsha and so she said when she promised to pay the \$500.00, she
15. thought she was setting it up a payment up that would keep her from being disconnected
16. Hadley Um, No ..I mean it has to be paid by the due date of the
17. disconnect notice
18. Marsha So can you explain that to her because
19. Hadley I can try..chuckle
20. Marsha I know it may be hard, I mean she's real nice, you know but her
21. concern is, uh she has two disabled people in her home, one is her husband and one is her
22. grandchild with Cystic Fibrosis
23. Hadley Uh huh
24. Marsha and now she got this huge
25. Hadley deposit
26. Marsha deposit, I mean \$1500.00 really, so anyway I didn't even get
27. into it with her about that, but
28. Hadley Yeah
29. Masha I mean she, that's what she's concerned about, so if you
30. could talk to her I'd appreciate it
31. Hadley Okay, let me talk to Lisa
32. Marsha Thank you
33. Hadley Thank you

1. Marsha Go ahead please

2. Hadley Hi Lisa

3. Lisa Hello

4. Hadley Hi my name's Hadley I heard you wanted to speak with a

5. supervisor then today about your account

6. Lisa Yeah, what was your name hun?

7. Hadley My name is Hadley

8. Lisa Hadley, okay, um, okay um

9. Hadley how can I help you

10. Lisa I had, pardon me

11. Hadley how can I help you today?

12. Lisa okay, uh last, a couple of weeks ago, I made a payment on my

13. account, and then I went on the internet and, cause I usually pay my bills through your Ameren

14. services online

15. Hadley Uh huh

16. Lisa And, I went up there and I made an agreement to pay \$500.00

17. on the 19th today, uh towards my account \$291.00 would have been my old bill and the rest

18. would be applied to my current bill which is due tomorrow, uh it allowed me to set up an

19. arrangement this had to be back when I made the \$100.00 payment on the 5th, so it had to be

20. between that and uh, what week is it the 14th, cause I think the 14th is the day they shut my

21. power off, so it had to be, uh it was due either through the 5th or the 9th of that week, anyways it

22. allowed me to make a payment, or uh my arrangement, well then uh, on the 14th my power

23. went off and I thought I had a power outage, so I called to ask if they had any power outages

24. and they told me they said no your payment, uh your phone, was shut..or I'm sorry your

25. Hadley Your electric

26. Lisa your electric was shut off due to no payment, and I said, I had

27. just made a hundred dollar payment and I had agreements set up online that said I could pay

28. \$500.00 on the 19th. And this uh, the uh lady said ah we don't allow those payments on there

29. we don't allow that through the internet, and I said I didn't know, and your site did not say

30. that I cant make that arrangement you gotta call and talk to somebody, so I had no clue that

31. you don't, offer that services even tho your internet site allows you to. It allows you to

32. make payment arrangements.

33. Hadley Uh, well I mean uh our websites your allowed to make a

1. payment but not arrangements mam.

2. Lisa Uh, uh it said confirmation, it

3. Hadley I...I..it confirmed your payment but it says pay now, uh I'm

4. looking at that, I'm showing you, that you authorized a payment, but it didn't set up any

5. pay agreement

6. Lisa Well to me its an agreement when I signed on there to say

7. hey I'll pay \$500.00 on the 19th, because, whether I have other sites I've paid on it, and if they

8. don't allow you to make the agreement it will say I'm sorry you cant perform this task online

9. you have to call in, so I didn't have any knowledge that, that wasn't allowed because your

10. system allowed me to do it. And they said its something your checking into now, but I shouldn't

11. be penalized cause I didn't know, uh it wasn't, I wasn't trying to be callous about it or anything

12. I was just basically, my husbands disabled and I got an uh, unemployed and so I've tried to make

13. things work and, and you know, I did not know that your system doesn't allow you to do that

14. because it allowed me to and it gave me confirmation that, yes, we'll take your payment out

15. of your account on the 19th for \$500.00

16. Hadley I, I understand, and, and Lisa, like I said that was just to make

17. a payment, but it does not offer like any type of payment agreement though

18. Lisa Well I didn't know that would hamper my service or put me

19. in jeopardy of being disconnected, because I obviously would have called, I've called before

20. you know to make arrangements and I've never really had any problem with having my power

21. shut off, so I didn't know, you know I've never been in a situation where I haven't made my

22. payments, I have a very large power bill through the winter and I pay a little bit each month

23. and then when I get my taxes I pay it in full

24. Hadley And that's why

25. Lisa And now they're wanting me to pay a \$1500.00 for a deposit

26. and I think that you know, uh, I should at least be, have been given some kind of, you know, a

27. break for the fact that you know I did make a payment arrangement way prior to getting any

28. kind of disconnection from ya'll

29. Hadley I mean what I can do right now on that deposit, I'm showing

30. it's going to be divided over three months, I can go five months, let me just see what five

31. Lisa why, why should I be penalized for something that I, you know I,

32. if your account, if you, if you allow something to transpire with an agreement, and you

33. give me confirmation of that over my internet that you will accept that, that should have kept

1. me from, and I made a hundred dollar payment right prior to that, I mean its not like its no
2. payment at all, I was paying

3. Hadley I understand that, but on your disconnect notice it advises
4. you to contact us directly to make any types of arrangements you know

5. Lisa I didn't get that disconnect notice until after I made the \$500.00
6. dollar agreement with ya'll.

7. Hadley Okay

8. Lisa I got the disconnect afterwards, but I had thought well I'm not
9. in jeopardy of it because I have contacted you, and did let you know that I would have payment
10. on the 19th of the \$500.00

11. Hadley Uh huh

12. Lisa and if your system doesn't allow you to do that, it should atleast
13. prompt the consumer to say hey, you can make those agreements online, other people have
14. those on theirs, and that's why I've never been in a position

15. Hadley Let me just check, let me just check one other thing. if you
16. don't mind I'm going to put you on hold for just one moment, okay

17. Lisa God love ya, okay, I thank you for anything, I appreciate it

18. Hadley hold on

19. Jamie Good morning this is Jamie, how may I help you

20. Hadley Jamie this is Hadley

21. Jamie Hi Hadley

22. Hadley could you look up this account real quick with me please

23. Jamie uh hold on, I mean, okay, go ahead

24. Hadley 97565

25. Jamie uh huh

26. Hadley 26254

27. Jamie Sherman Imler

28. Hadley yes

29. Jamie okay

30. Hadley she thought she made an agreement online when she
31. scheduled her payment

32. Jamie K, what is that? What does she mean, she thought she made an
33. agreement?

1. Hadley she,
2. Jamie there's no option for that she made her payment
3. Hadley I know that's what I said, that what I said
4. Jamie how much did she pay?
5. Hadley Well she scheduled originally \$500.00 today, but she cancelled
6. that
7. Jamie uh huh
8. Hadley I see, on the 12th because she got disconnected for non
9. payment
10. Jamie so what's she payin now
11. Hadley well, she hasn't paid anything yet cause the \$490. 91, the
12. \$491.90 is due tomorrow, but look at that huge deposit on there
13. Jamie Is she off?
14. Hadley no she's on now
15. Jamie Oh, this is prior to
16. Hadley yea
17. Jamie and she's trying to have the deposit waived?
18. Hadley Well, it has here, she's, look at that huge deposit, and she really
19. didn't think she should be charged the deposit because when she thought she got cut, or she
20. thought she made that arrangement she was getting, she was setting up an arrangement, for not
21. Jamie Ooh, why is that monthly average so high? Let me look at that.
22. Hadley I know, wow
23. Jamie what's her regular bills runnin? ..hummm, well here she has a bill
24. that is
25. Hadley Geeze Louise Lady you were...inaudible
26. Jamie Well she is using the usage though 432. 43 plus 282.13, that's a
27. \$714.00 dollar bill, then here's a bill that is \$1,100.00
28. Hadley Yea, I see that
29. Jamie the average is right, that's right
30. Hadley the most I can do is just break this over 5 months, instead of 3,
31. that's the best I can do for her
32. Jamie Uh huh, yeah, that's the best we can do, because that is right,
33. her average here, she's a high use, uh, she's a lot of usage, you know even just last month

1. Jamie you know what I mean lookin at her bill

2. Hadley I know, I'm looking at it

3. Jamie chuckle, yea that's accurate

4. Hadley Um, but, I mean, she still contends because they accepted the

5. payment that she thought she was on an arrangement, but I said mam it has nothing to do with

6. the payment though

7. Jamie Yea, she didn't discuss that with us, you know what I mean

8. Hadley I know

9. Jamie so unfortunately

10. Hadley we do not set up arrangements, so, I don't know why she keeps

11. thinking she made an arrangement

12. Jamie Okay

13. Hadley There's no other way then getting any lower than that, I can

14. only go five months that the best that I can do

15. Jamie Okay

16. Hadley You talkin to me? Laughing

17. Jamie yea, okay I'm saying yea, I'm multi-tasking, yes, I mean the

18. five months is the best we can do

19. Hadley Do, Yes, I'm sorry for your confusion, but it was her confusion,

20. Jamie Right

21. Hadley okay, alrighty

22. Jamie okay

23. Hadley Thank you

24. Jamie thank you

25. Hadley Good-bye

26. Jamie Good-bye

27. Hadley Lisa, thank you for holding

28. Lisa yes sir

29. Hadley ok, I have reviewed everything, and unfortunately like I said the

30. deposit will remain because the services were disconnected due to non payment, I'm sorry that

31. you were confused that when you thought you were making a payment online that, that would

32. have stopped it, I do apologize for that but unfortunately it did not stop that because we do not

33. make arrangements online, to make any type of arrangements

1. Lisa Then you need to notify people of that because that's when you
2. allow that on the internet, why would you not, if I pay, I make all my payments via the internet
3. site
4. Hadley I understand
5. Lisa If it doesn't allow consumers to do that, then you need to notify
6. people because that, and led me to believe that you were going to get your money on the 19th
7. which half of that would have been applied to my current bill which is due tomorrow.
8. Hadley I understand, and I'm sure you already cancelled that payment
9. Lisa That's what your, if you'll go back and review my account, your
10. representative after I made the \$291.00 payment to get my services reinstated she advised me
11. to go and cancel that payment
12. Hadley Okay, because
13. Lisa Like I said, I'm struggling to, I, I'm unemployed, just got
14. terminated from my job, my husbands disabled and I'm struggling to even make it and I surely
15. would have called and talked somebody if, I've never had a problem with Ameren, I've never
16. been disconnected and I didn't know if you go on to your site said confirmation of payment
17. on the 19th and it didn't say oh no you cant do it you need to call somebody, your consumers
18. aren't knowing that.
19. Hadley well mam its going to accept the payment it just that you had
20. that disconnect notice out there because it was not, the past due, every month your bill
21. is due by a certain due date, and if
22. Lisa correct
23. Hadley its not paid by the due date, its going to be classified as past due
24. and if its past due
25. Lisa and I always call, do you have anything on my record showing
26. that I don't try to stay current with my bill, I mean its just a total misunderstanding and I think I
27. should be atleast credited that cause I have, I did try to make efforts if your internet site doesnt
28. allow you to do that, then the customer couldn't do it and they'd know to call, and the fact that
29. it doesn't say this doesn't stop you, it doesn't notify the customer that it will not you know, I
30. didn't get my disconnect notice until after I made this payment arrangement so I wouldn't have
31. thought I was in any jeopardy or obviously I would have called in
32. Hadley Yeah, anytime you want to make any type of arrangement you
33. must talk to us, It will not let us do it on our online system

1. Lisa Well I have a lady that I spoke to last week that said its
2. something that you guys are looking into, something that your going to be offering but at
3. this time its not, then you shouldn't allow customers to set up those arrangements on the
4. internet, I didn't know
5. Hadley The only thing allowed on our online system is to make
6. payments, but not payment arrangements.
7. Lisa But it allowed me to though.
8. Hadley And it allowed you to make a payment, yes, it did allow you
9. to make a payment, but it did not allow you to make an arrangement
10. Lisa Well to me when you say you'll allow someone to pay, to take
11. money out of your checking account on a certain day, and it applied not only to my current bill
12. but would have applied to my bill that's due tomorrow, to me that's an agreement
13. Hadley Well I
14. Lisa especially when your site comes up and says its confirmed, its
15. confirmation that this will be taken out of your checking account on this day
16. Hadley And that was confirmation of
17. Lisa and me, I felt secure
18. Hadley Okay, I'm sorry for the miscommunication, now on the deposit
19. the deposit will remain, what I can do though, is I can divide this over five installments instead
20. of three installments
21. Lisa and I'm having a hard time paying my bills, how you think I'm
22. gonna pull that one off.
23. Hadley Have you tried for any type of energy assistance on this one?
24. Lisa No I haven't
25. Hadley If you would like I could give you some phone numbers in your
26. area to see if your account would be eligible for energy assistance
27. Lisa I know it is, cause I've done it before, not recently, but
28. Hadley I understand
29. Lisa My husbands disabled so he does get some times you know
30. Hadley I understand, and do you have those numbers or would you
31. like for me to give you those numbers?
32. Lisa I would like to speak to uh, if you have a supervisor
33. I would like to speak to them, because I think this is wrong I think that if your gonna tell

1. somebody that their gonna be penalized for making a payment arrangement on the internet
2. you shouldn't allow, your site shouldn't allow it.

3. Hadley But mam, it did not state

4. Lisa Or you should say on there at least put a notation that says
5. this is not going to stop you from disconnection because I just assumed if you were going to get
6. your money and money toward the current bill, uh, that's not even due then then it should
7. atleast advise your consumers of that, it should not be, uh it should say it right on your site
8. that's misleading people

9. Hadley Well, I am

10. Lisa I mean cause like I tried making an arrangement on another
11. account and they'll say nope you gotta call somebody, it should have a prompt that tells people,
12. at least give em the knowledge, I mean you know, give people a heads up, say hey this aint
13. gonna, cause if I would have called you and said hey I want to make this arrangement you guys
14. have always worked with me wonderfully,

15. Hadley sure

16. Lisa and I've never had a problem and I would have called, had I
17. known I couldn't have done it on the internet, if you'll look back, this is the first time I ever
18. you know and they sayin yea it allows you to do it, but it doesn't do this, then it needs to tell
19. the consumer that because you know, I felt comfortable, I thought I was having a power outage
20. if you look back on my thing, I said I got a power outage, they said oh no, you been shut off
21. I said, how is that I just made a \$100.00 payment, so I made payment on my account and I
22. promised to make a \$500.00 payment which would have paid for my bill, the bill preceding this
23. bill, and I just, you know, I feel that its, I cant afford it , I mean I cant afford for to pay another
24. \$1,500.00 for something that you know, if, it's my fault, yes its my fault because I didn't call, but
25. also your fault because your internet allows you to set up your arrangements that way, if your
26. if it wouldn't have been allowed and I wouldn't have called or nothing, well shame on me but
27. at least I did make an effort to call and have arrangements set up to me that's a payment
28. arrangement when your computer says we have confirmed that we are going to take
29. your money and were even going to take your money and apply it to the next bill then to me
30. that's a payment arrangement

31. Hadley Well mam

32. Lisa That's a payment agreement, you've agreed to take
33. my payment on a certain date for the previous bill and the current bill

1. Hadley I am sorry for the miscommunication mam but
2. like I said, that, that was just a payment we do not make payment agreements online,
3. now like I said unfortunately the call would end with me today, so I mean the only other
4. option

5. Lisa Right, do you have a supervisor

6. Hadley My supervisor would not take the call that's why
7. they have me, now your next option

8. Lisa What do you mean they wont take my call, because if
9. its something that your company

10. Hadley Well Mam

11. Lisa put on the internet, and it doesn't advise people of their
12. rights and it doesn't advise people that they cant do something and your computer allowed that
13. to me that's a miscommunication between your customers and your internet,

14. Hadley And mam ..that what

15. Lisa And I shouldn't be penalized for, for that, and had I
16. known, if it had a pop up that says oh you need to call Ameren immediately, I would have
17. known to pick up the phone and call ya, and I cant I shouldn't be..I should not be penalized
18. for something that I didn't do in deviously, or just no payment, like I said I made a hundred
19. dollar payment on the fifth, and set up my arrangement, had to be on the same day,
20. cause I think I paid on the account the fifth

21. Hadley Well, what I'm gonna do right now Lisa, is what I'm
22. gonna do, is I'm going to divide that installments into five months, instead of three, okay
23. that takes it down to \$307.20 a months plus your regular bill. Now if you want to file a
24. formal complaint, what I can do also, is will give a number to Illinois Commerce Commission

25. Lisa Okay

26. Hadley That would be your next step, are you ready for that
27. phone number?

28. Lisa Yes, I am

29. Hadley That number is 1- 800

30. Lisa Yes sir,

31. Hadley 524

32. Lisa Yes sir,

33. Hadley 0795

1. Lisa Okay, and you don't have any other supervisors?

2. Hadley Unfortunately, the call would end with me today

3. mam.

4. Lisa Okay, Illinois Commerce Commission

5. Hadley Uh huh, and like I said, and like I said, I have divided

6. that deposit into five installments instead of three, I'm showing three installments would

7. have been five...twelve a month, at five installments its going down to \$307.20 a month

8. once the deposit

9. Lisa I'm just very disturbed that you know, that I have to

10. pay money because of making an arrangement over the internet, I mean isn't that, doesn't that,

11. go into your system?

12. Hadley But mam...but it wasn't an agreement it was just a

13. payment, there's a difference between a payment and an agreement

14. Lisa But then, that needs to be listed on your website,

15. you need to advise people of that, because when I make an agreement, I make an agreement

16. to pay you a certain amount of money applied to that bill plus a bill that's no even due yet and

17. you would have took my money that extra two hundred an something dollars and applied it

18. to my current bill, and then you would have been ahead, I mean I just, I tried, the only way I

19. did that was because your system allowed me to do that, and if I would have, and if a

20. pop up blocker would have said this will not keep your account from doing this, you need to

21. contact customer service or customer care, it should at least advise your people, now that

22. your not honoring it now but you say your looking into it, honoring, I don't see why I cant

23. get a waiver, because it was not my fault, it want intentional, I didn't tell you I was going to

24. make a payment and then not make it, you know I made a hundred dollar payment and it

25. was accepted, and I just didn't, I didn't, I just figured as long as you are making a payment

26. toward your account, I've never had, I never been through this, I mean I've had my power

27. shut off.

28. Hadley, Again, I apologize, but unfortunately because it was

29. not an agreement, and because the payment was not received by the due date to stop that

30. disconnect order, that's why your services were disconnected and now that's why there's a

31. security deposit on the account.

32. Lisa But the disconnect order came out after I made that

33. agreement sir. If it would been prior to, and it says you need to call somebody, and I would

1. have gotten that knowledge before I agreed to make that five hundred dollar payment
2. to me an agreement is where I say I'm gonna pay it and your site says okay we got your
3. payment on the 19th for five hundred dollars. And then if mail cross, papers cross in the
4. mail, I don't when that date sent out for the disconnect but it was after I made my payment
5. Hadley I'm showing
6. Lisa and that's why I made a payment arrangement
7. I just, you know, if someone makes an agreement prior to getting a disconnect, you would just
8. assume that it had to do with
9. Hadley Well like I said, I am sorry for the mis...the
10. communication problem and like I said if you would like to file a formal complaint I've given
11. you that phone number for that, okay
12. Lisa Okay
13. Hadley Alright then
14. Lisa Alright
15. Hadley Thank-you
16. Lisa Thank-you