

*There's Help for Paying
Your Electric Bills*

**Budgeting Ideas and
Assistance Programs from
Entergy Mississippi**



Entergy

THE POWER OF PEOPLE™



When your income won't stretch any farther, there's help.

Programs are available for both emergency bill payment assistance and long-term relief.

Energy Concern

Entergy, its employees and its customers regularly contribute to Energy Concern, a special fund that helps our low-income seniors and disabled customers pay their electric bills. The Salvation Army, which is a partner in Energy Concern, administers money from the fund to help pay the electric bills of qualifying customers. To see if you qualify for assistance from Energy Concern, contact your local Salvation Army office.

The LIHEAP Program

LIHEAP (Low Income Home Energy Assistance Program) is a program that provides money to community action agencies that, in turn, help individuals with electric bills and other energy related expenses. LIHEAP is funded through the federal government, and works with the community action agencies to help customers pay for and keep electric service in their homes.



To see if you qualify for LIHEAP, call your local Office of Community Services. See the enclosed flyer for the address and phone number of your county office.

Have you received all your tax credits from the last 3 years?

If you qualify for the Earned Income Tax Credit (EITC), and you did not file for it in the previous three years, you may be eligible to receive anywhere from \$390 to \$4,300 for each year not filed. File an amended return and receive a refund now by first determining if you and your family are eligible for this credit.



Then, complete the Amended U.S. Individual Income Tax Return Form 1040X, which you can download from the IRS Web site, www.irs.gov, or pick up from an IRS office in your area.

For more information about claiming EITC for previous years, contact your local IRS office. To find the IRS office closest to you, access www.irs.gov/localcontacts/index.html or call 1-800-829-1040.



A few extra days can make the difference between good credit and bad.

When you just need a few extra days to pay your bill, there's help.

Manage Your Bills

We understand that sometimes your paydays and bill due dates do not match up, and you need a few extra days to pay your utility bill. Entergy understands and will work with you on payment options that can help you fix things now, and keep them fixed in the future.

Bill Payment Extension

Qualifying customers can automatically have up to four more days to pay their electric bill just by calling Entergy's automated answering system at 1-800-ENTERGY (1-800-368-3749). Payment plans may possibly be arranged through one of our customer service people at the same number.

Need a backup plan?



Quick Payment Centers

If you are worried that the mail won't get your payment in on time, visit one of the Quick Payment Centers in your community.

Third-Party Notification

If you travel or are not at home most of the month, a third-party notification will help remind you to pay your electric bill. By your request, we will automatically send a copy of your bill or disconnect notice to a friend or relative who can then take care of your electric bill if you cannot.



Extended Absence Program

Sometimes you may not be at home when your electric bill arrives.

You may be traveling, visiting friends and family, or have to stay in the hospital. When this happens, call us to arrange for your bill to go to another address or for your bank to pay it automatically.



Courtesy Calls

If your electricity is scheduled to be shut off, we will try to contact you by phone the day before so you can make arrangements to pay your bill immediately.

Plan for the future.

Maintain your good payment history. Sign up for these free programs by completing and returning the enclosed form.

Pick-A-Date

Only you know the best time to pay your bill each month. With Pick-A-Date, you may be able to select the date each month when your electric bill is due. This program is especially helpful if you receive monthly income checks and need to plan your payments.



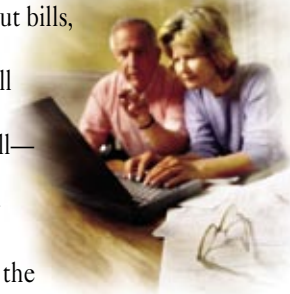
Budget Billing

The Budget Billing option allows you to pay about the same amount for electric service every month, making it easier to budget and plan for this cost, regardless of the season and usage. Under this program, each bill is, essentially, an average of 12 months of previous bills. Your bills will vary each month, but not as much as before.



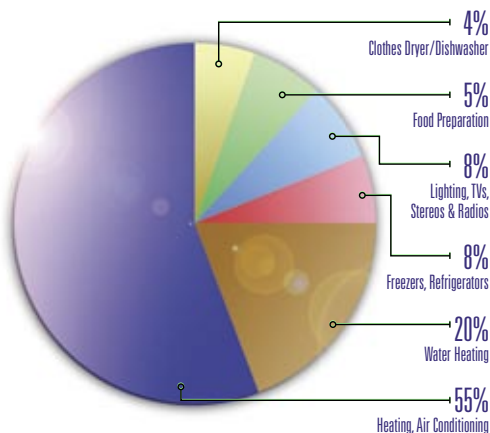
Automatic Bank Draft

Draw Draft allows us to automatically deduct the amount of your monthly electric bill from your checking account. You don't have to worry about bills, due dates or late fees when you enroll in this option. A statement—not a bill—will be mailed to you each month for your records, showing the amount of the bill and the date of withdrawal.



Where does my money go?

Knowing what uses the most energy in your home will help you become a better energy manager. As you can see, heating, air conditioning and water heating account for three-quarters of your energy use.



We care about the people we serve, and we are eager to lend a helping hand to those who need it. If you would like more information about these programs, please complete the enclosed card for more information



Let us tell you more about ways we can help.

Entergy cares about its customers and is eager to lend a helping hand to those who need it. If you'd like to sign up for any of our programs designed to help you better manage your electricity bills, just mail us this completed card today. Postage is free.

Name: _____

Street Address: _____ Phone Number: _____

City: _____ State: _____ Zip: _____

Entergy Account Number: _____

I want to sign up for this program:

Budget Billing Draw Draft Pick-A-Date

Please have someone contact me to sign me up.

Don't call me, but send me more information about these programs.

Please share my information with a local social service agency in my area that might help me.





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