



Different Options

for customers with

Different Lifestyles

Utility Billing Services (UBS) partners know that when it comes to households and businesses, no two are the same. Budgets are different. Preferences are different. Incomes are different. The meaning of convenience is different. That's why when it comes to paying your monthly bill for water, sewer, and, if applicable, solid waste services, we want to give you the most in options and convenience — from the traditional to the electronic.

This brochure is a handy guide to the types of payment options available to you. Remember that regardless of the option you use for paying your bill to us, you always will receive a monthly statement with a detailed breakdown of your charges for water, sewer, and, if applicable, solid waste services. The statement will arrive approximately 20 days before your due date.

For More Information

When it comes to paying your monthly bill to Utility Billing Services, you have a range of options — seven to be exact — because in a world of so many decisions, it's great to have a choice. We also offer another payment option for senior citizens and customers on fixed incomes. For more information about the various payment options and special services, please, contact our Customer Service Center at 501.372.5161 or E-mail customerservice@carlw.com.

Utility Billing Services Partners

Central Arkansas Water	501.372.5161
Little Rock Wastewater	501.376.2903
North Little Rock Wastewater Utility	501.975.8920
Little Rock Solid Waste Services	501.888.2208
Pulaski County Sanitation Division	501.664.7400
City of Wrightsville	501.372.5161
145th Street Water and Sewer Improvement District	501.372.5161
Arch Street Pike Water Improvement and Fire Protection District No. 116 of Pulaski County	501.372.5161
Brushy Island Public Water Authority	501.372.5161
Higgins Sewer Improvement District No. 221 of Pulaski County	501.372.5161
Suburban Sewer Improvement District No. 226 of Pulaski County (Woodland Ridge)	501.372.5161
Spring Valley Sewer Improvement District No. 239 of Pulaski County	501.372.5161

For more information about bill payment options or customer service, log on to:

www.carlw.com

The Utility Billing Services partners strive to provide you with Exceptional Customer Service and quality basic services.

Internet



With CheckFree on-line payments, remitting the amount due for your utility bill is as easy as a few key strokes on the home or office computer. To pay on-line by credit or debit card or from your bank account, simply log on to www.carkw.com, select the link, "Pay Your Bill On-line," and enter the requested information about your utility account and payment. The last step is to submit your payment electronically to UBS. Payments made before 7:00 p.m. will post the next business day.

CheckFree, the third-party company through which UBS offers the electronic (E-payment) option, charges a convenience fee for each transaction on-line. You do not incur a fee from the utilities for E-payments.

This option is for customers who prefer the convenience of paying their monthly utility bill in a safe and secure Internet environment — without the need to leave the home or office.

Automatic Debit Payment Program

No time? No stamps? No problem! Our Automatic Debit Payment Program is the choice for one out of every eight customers. It allows you automatically to pay your monthly bill through a designated checking or savings account. The service is free, easy, and dependable.

To sign up, all you have to do is complete an authorization form. Your monthly billing statement will arrive approximately 20 days before the due date and will provide you with the exact amount and date that your bank will transfer the payment to Utility Billing Services. If you have a question regarding your bill, you will have plenty of time to call and resolve your concern.

No more checks, no more money spent on postage and bill-paying supplies, and no more worries about your payment getting lost or your not being able to pay your bill while out of town on business or vacation.

Credit or Debit Card

A toll-free telephone number gives you quick and easy access to making a payment by credit card, debit card, or electronic check. To pay your bill or for more details, call CheckFree by telephone at 1.866.611.7879 or our Customer Service System at 501.372.5161. The service is available 24 hours a day. CheckFree, the third-party company through which we offer credit/debit-card payments and E-checks, charges a convenience fee for each payment by telephone. Customers incur no fee from the utilities for using the service.

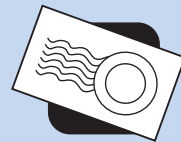
CheckFree's after-hours customer service telephone number is 1.888.840.9603.



Mail

Your monthly billing statement includes a convenient pre-addressed return envelope for the remittance of payments to:

Utility Billing Services, P.O. Box 8100, Little Rock, AR 72203-8100



Quick Pay Connection



A network of businesses in and around the Little Rock-North Little Rock metropolitan area has authorization to accept non-delinquent payments for UBS. The convenient locations place the bill payment process closer to your home or business. Payments at a location other than the James T. Harvey Administration Building at 221 East Capitol Avenue in Little Rock may experience a delay in posting to your account. The businesses typically charge a convenience fee for each transaction and will accept payments only for current bills. Be sure to keep the receipt for a payment made at a Quick Pay location.

For an up-to-date list of payment locations, log on to www.carkw.com, E-mail customerservice@carkw.com, or call 501.372.5161 to request a Quick Pay Connection Pocket Guide.

In-person

Our local Customer Service Center at 221 East Capitol Avenue in Little Rock is open to you between the hours of 7:30 a.m. and 5:00 p.m. Monday through Thursday and 7:30 a.m. and 4:30 p.m. on Friday. We offer lobby and drive-up window services. Credit to your account is immediate.



Customers north of the Arkansas River also may pay their bills at the North Little Rock City Services Building located at 120 Main Street in North Little Rock. This location offers lobby and drive-up window services between the hours of 8:00 a.m. and 4:30 p.m. Monday through Friday. Payments at the City Services Building will incur a delay in posting to your account.

Night Deposit

We have Night Deposit Boxes available 24 hours a day at our downtown location at 221 East Capitol Avenue in Little Rock. The boxes are opened at 8:00 a.m. Monday through Friday. Payments dropped in the boxes after 8:00 a.m. or on weekends or holidays will post to your account on the next business day. The North Little Rock City Services Building located at 120 Main Street in North Little Rock also has Night Deposit Boxes for the acceptance of after-hours payments from customers north of the river. Payments at the City Services Building will incur a delay in posting to your account.

