IMPORTANT PHONE NUMBERS

Electric Emergencies:	800-895-1999	24 hours, 7 days a week
Natural Gas Emergencies:	800-895-2999	24 hours, 7 days a week
Residential Customer Service:*	800-895-4999	7 a.m.– 7 p.m., Mon.–Fri. 9 a.m.– 5 p.m., Sat.
Business Solutions Center:*	800-481-4700	8 a.m.– 5 p.m., Mon.–Fri.
TTD/TTY	800-895-4949	24 hours, 7 days a week
Call Before You Dig	811	24 hours, 7 days a week

IMPORTANT ADDRESSES

General Inquiries **Payments** Xcel Energy Xcel Energy PO Box 8 PO Box 9477 Eau Claire, WI 54702-0008 Minneapolis, MN 55484-9477

xceleneray.com Please include stub for faster processing.

*Register any inquiry or complaint at the above address or phone number.

ABOUT YOUR ELECTRIC AND NATURAL GAS RATES** Learn more at xcelenergy.com/MyBill

Demand-Side Management Cost Adjustment (DSMCA)

This charge recovers the costs associated with gas and electric demand side management (DSM) programs. DSM programs help customers manage their consumption of energy to optimize available and planned generation transmission and distribution resources.

Xcel Energy has obtained franchises from incorporated cities and towns within our service territory. As part of each franchise, Xcel Energy pays a fee for the use of alleys, streets and rights-of-way where electrical equipment is located. The franchise fee is a percentage of your bill, if applicable.

General Rates (Large Commercial, Secondary, Primary, and Transmission)

General Base rates include the Service and Facility Charge , a Production Meter Charge (if applicable), a Load Meter Charge (if applicable), plus either an Energy Charge and a Demand Charge for electric service or a Capacity Charge and a Usage Charge for gas service, as applicable.

General Rates (Residential, Small Commercial)

General Base rates include the Service and Facility Charge, a Production Meter Charge (if applicable), a Load Meter Charge (if applicable), a Demand Charge (if applicable), plus either an Energy Charge for electric service or the Usage Charge for gas service, as applicable.

General Rate Schedule Adjustments (GRSA)

General Rate Schedule Adjustments are positive or negative percentage amounts that apply to all base rates, including the Service and Facility Charge, the Energy or Usage Charge and the Demand or Capacity Charge.

Late Payment Charge

Xcel Energy will assess a late payment charge on any unpaid balance exceeding \$50.00 in accordance with the applicable customer rate schedule. For residential customers, a late payment charge of one percent per month is applied to any balance not paid by the bill date for the next month's bill. For residential customers, Xcel Energy will remove the assessment of a late payment charge for one billing period in any twelve month period upon a customer's request. For commercial customers, a one and one-half percent late payment charge will be assessed each month on any balance not paid on or before three business days after the due date of the bill.

Service and Facility Charge

The Service and Facility Charge is a flat monthly charge. The "Service" portion of this charge recovers the cost of meter reading, billing, customer accounting and customer service. The "Facility" portion of this charge recovers the fixed costs associated with Xcel Energy's investment in customer-related facilities such as meters and service laterals.

ABOUT YOUR ELECTRIC RATES** Learn more at xcelenergy.com/MyBill

Clean Air-Clean Jobs Act (CACJA) Rider

All rate schedules are subject to the CACJA Rider. The CACJA was passed in 2010 to promote a coordinated approach to achieving multiple air emission requirements. The CACJA Rider recovers the capital costs and expenses of new investments not already included in base rates that Xcel Energy is undertaking pursuant to its approved emissions reduction plan under the CACJA. The CACJA Rider is subject to annual changes to be effective on January 1 of each year.

Colorado Energy Plan Adjustment (CEPA)

This charge represents 1% of an electric bill and funds the early voluntary retirement for Xcel Energy's Comanche coal units in order to deliver a cleaner energy mix.

Demand Charge

This charge recovers the fixed costs associated with the system capacity necessary to produce and deliver power to you. This includes the fixed costs associated with Xcel Energy's investment in production, transmission and distribution facilities.

Electric Commodity Adjustment (ECA)

All rate schedules are subject to the ECA, which recovers the cost of fuel and purchased energy used to supply electric service. Commercial and Industrial Primary, Transmission and Special Contract Service customers shall be billed under the appropriate Time-Of-Use ECA rate. The ECA is subject to changes no less frequently than quarterly.

Energy Charge

The Energy Charge for large customers with Demand Charges recovers the variable costs of producing energy not collected through the ECA. The Energy Charge for residential (schedule R) and commercial (schedule C) customers also recovers the fixed costs of producing and delivering energy.

A General Rate Schedule

Energy (GRSA-E) of \$0.00879/kWh is calculated for electric service under electric base rate schedules Schedule R, RD, RE-TOU, and RD-TDR to recover the costs of the Rush Creek Wind Project, effective August 19, 2020.

Load Meter Charge

The Load Meter measures a customer's electric usage. The Load Meter Charge is a flat monthly charge and is applicable to customers that have customer-owned generation in parallel with Xcel Energy's system and recovers the cost of the meter.

Production Meter Charge

The Production Meter measures the output of a customer's on-site generator. The Production Meter Charge is a flat monthly charge and is applicable to customers that have customer-owned generation in parallel with Xcel Energy's system and recovers the cost of the meter.

Purchased Capacity Cost Adjustment (PCCA)

All rate schedules are subject to the PCCA. The PCCA recovers the cost to purchase electric generation capacity from other suppliers and is subject to annual changes to be effective on January 1 of each y

Revenue Decoupling Adjustment (RDA) is a pilot applicable for all electric service under Schedules R. Pilot RE-TDR, Trial RE-TOU, RE-TOU, and R-OO. The RDA Pilot terminates on December 31, 2023.

Renewable Energy Standard Adjustment (RESA)

This charge represents 1% of an electric bill and funds the renewable energy program as required by Colorado law under which utilities must generate or purchase increasing portions of their electricity from sun, wind or biomass.

Tiered Rates (Inverted Block Rates)

Summer electricity use between June 1 and September 30 is subject to tiered rates. The first 500 kWh in the billing period are charged a lower Tier 1 rate. Use exceeding 500kWh in the billing period is charged a higher Tier 2 rate. Use in all other months is not subject to tiered rate

Time-of-Use Rates

Customers on Schedule RE-TOU are subject to On-Peak, Mid-Peak and Off-Peak rates for electricity use year-round. On-Peak period is 3-7:00, Mid-Peak period is 1-3:00 Weekdays except Holidays, Off-Peak is all other hours

Transmission Cost Adjustment (TCA)

All rate schedules are subject to the TCA. This charge recovers transmission investments not already included in base rates and is subject to annual changes to be effective on January 1 of each year

Transportation Electrification Programs Adjustment (TEPA)

Learn more at xcelenergy.com/MyBill

All rate schedules for electric service are subject to a Transportation Electrification Programs Adjustment (TEPA) to reflect the cost of Commission approved Transportation Electrification Plans. The TEPA amount will be subject to annual changes effective on January 1 of each year. Customers with demand rates shall be billed on a dollar per Kilowatt basis. Customers without demand rates shall be billed on a dollar per Kilowatt-Hour basis. Customers on Schedules RE-TOU and R-OO shall be billed on a percentage basis applicable to base energy charges.

Windsource® Charge (based on subscription levels)

Windsource is a voluntary program providing customers with a choice to have their electricity generated from renewable generation sources. The Windsource Charge is subject to annual changes to be effective on January 1 of each year.

ABOUT YOUR NATURAL GAS RATES*†

Demand Peak Day Quantity (Demand PDQ)

This is a charge applicable to large commercial customers and reflects your actual or estimated maximum daily usage.

All rate schedules are subject to the GCA. The GCA recovers the cost of natural gas purchased and delivered into Xcel Energy's system, including the costs of the natural gas commodity, upstream transportation and storage services. The GCA is subject to changes no less frequently than quarterly. The GCA passes through the costs on a dollar-for-dollar basis.

Interstate Pipeline

This is a component of the GCA and reflects Xcel Energy's payments to interstate (upstream) pipelines and storage facility operators to deliver natural gas into Xcel Energy's gas system. The Federal Energy Regulatory Commission regulates these upstream services and the rates charged to Xcel Energy

Natural Gas

This is a component of the GCA and reflects Xcel Energy's costs to purchase the natural gas commodity, as determined by prevailing market prices. While the prices paid for this gas are not regulated, Xcel Energy may only recover those costs approved by the Colorado Public Utilities Commission (CPUC).

Pipeline System Integrity Adjustment (PSIA)

All rate schedules are subject to the PSIA. The PSIA recovers the costs not collected through charges for base service of the Transmission Integrity Management Program ("TIMP"), the Distribution Integrity Management Program ("DIMP"), the Accelerated Main Renewal Program ("AMRP"), the Cellulose Acetate Butyrate ("CAB") Services Replacement Program, the Edwards to Meadow Mountain Pipeline and the West Main Replacement projects. The PSIA is subject to annual changes to be effective on January 1 of each year.

Rate Deferral Surcharge (RDS)

The RDS applies to all base rate charges and, once established on April 1, 2021, will not be subject to change until it terminates effective November 1, 2022.

Therm Multiplier

Gas usage is defined in Therms—units of measure of the energy content of natural gas. One Therm equals 100,000 British thermal units (Btu). After your meter measures your usage by volume (in cubic feet), this volume is multiplied by the Therm Multiplier to determine the units of energy consumed. The Therm Multiplier, which is the product of the Altitude Factor, Temperature Factor and Energy Factor, adjusts your volumetric gas measurement to reflect the energy content of the gas supplied to your home or business. As a result, you're billed for units of energy consumed rather than for the volume of gas delivered. Transportation and Large Commercial customers are billed using a Dekatherm (Dth) multiplier with the same adjustment factors

Usage Charge

The usage charge is applicable to all rate schedules. The usage charge recovers Xcel Energy's fixed and variable cost to provide gas service that are not recovered through other charges, including the cost of intrastate pipes, compressors, and storage facilities needed to deliver natural gas to customers.

PAYMENT OPTIONS Learn more at xcelenergy.com/Payment

Standard Payment Options: (No fees apply):

- . My Account/eBill™ View/pay your bill, view energy usage and access account information.
- Auto Pay Automatically pay your bill directly from your bank account.
- Online View and Pay View and pay your bills online.
- Pay By Phone Make your payment by phone from your checking or savings account by calling 800-895-4999.
- Pay By Mail Return the enclosed envelope and attached bill stub with your payment. Apply proper postage.
- Other Payment Options (Third-Party Fees will apply. Xcel Energy does not collect nor benefit from these fees.):
- Credit/Debit Card Payment Pay with your credit or debit card electronically in My Account/eBill/Mobile App, or by calling 833-660-1365. A processing fee is charged for each credit/debit card payment
- Pay Stations Pay your bill in-person at a location near you. A processing fee is charged for payments made at a pay station.

Electronic Check Conversion

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.