Your Bill of Rights

As a Wisconsin Electricity and Natural Gas Residential Customer

Energy usage reports

Before you buy/rent a home or an apartment, call Xcel Energy. We can give you an average of how much energy was used at the new address during the last 12 months. Or, we can tell you the largest and smallest hills for the last 12 months.

Personal identification

Before you open an account, Xcel Energy may ask you to show an ID. Some types of valid ID include:

- Photo ID card
- · Driver's license
- . U.S. military card
- · Current utility bills
- Bank statements
- · Rental agreements
- · Social Service agency letter ID
- Employment letter ID

Deposits

- 1. If you are a new residential customer you may be asked to post a deposit if:
 - You did not pay an undisputed bill for the same type of service anywhere in Wisconsin during the last six years
- 2. If you are a current residential customer you may be asked to post a deposit if:
 - Your service was shut off during the last 12 months for non-payment
 - You falsified a service application
 - Your payment for service from Nov. 1 April 15 is 80 days or more overdue and you have the ability to pay
 - You accrued charges for electric or gas service that became 60 days or more past due within the first eight months of service.
- You do not have to post a deposit if your gross quarterly income is below 200 percent of the Federal Poverty level guidelines. A normal deposit is the sum of the two largest consecutive bills during the last 12 months.

Xcel Energy must pay you interest on your deposit. Each year the Public Service Commission of Wisconsin sets a new interest rate. Your deposit and any interest earned must be returned to you after you have paid your utility bills promptly for 12 consecutive months.

Monthly bills

You will be sent a bill about every 28 to 31 days. To avoid a late payment charge or shut-off notice, pay your bill by the due date printed on your bill.



What's on your bill?

All bills include:

- Customer name
- Billing address
- Service address (if not the same as the billing address)
- · Current meter reading and date
- · Prior meter reading and date
- Number of gas or electric units used
- If it was an estimated reading
- Degree day information
- Next meter reading date
- · Number of days billed
- Class of service
- Amount due
- Tax

Meter readings

The PSCW requires utilities to read your meter at least once each six months. You must allow these readings. If a meter reader cannot get to your meter or in the case of equipment failure, you will get an estimated bill. To avoid estimated readings, you can read your own meter. Ask your utility for a card to record your readings.

Late payment charges

Xcel Energy can add a late payment charge if your bill is not paid by the due date printed on your bill.

A late payment charge can be a monthly charge of up to one percent of the total unpaid balance (including unpaid late payment charges).

Other charges

Some customers are able to pay their winter heating bills but do not. Xcel Energy may take legal action to collect payments from these customers and may report the unpaid bills to a credit bureau. These customers also may have to pay the utility's cost of collecting monthly payments.

Paying and managing your bill

There are several ways to pay a residential utility bill. Payment can be made by mail, phone, in-person, pay station, online credit/debit card, and auto pay.

To help manage your energy bill so that it better suits your budgeting needs, ask Xcel Energy about custom due dates or budget payment plans. Budget payment plans allow you to average estimated annual use into even monthly payments. Periodically during the year your payment amount is adjusted to reflect your actual use. At the end of each budget year your bill also is adjusted to correct any overbilling or underbilling. These payment plans are available to all residential gas and electric customers not in arrears. You can get started by using My Account at xcelenergy.com/MyAccount, or by calling 800.895.4999.

TO BRING YOUR ACCOUNT
WITH YOU WHEREVER YOU GO,
DOWNLOAD THE XCEL ENERGY
MOBILE APP ON
ANDROID OR IOS TODAY.



Deferred payment agreement

You may use an installment plan to pay what you owe Xcel Energy. This helps you pay your current bills and any overdue bills. Xcel Energy will ask you to make a "fair" down payment and "fair" installments based on:

- · Your ability to pay
- The size of your overdue bill
- · How long your bill has been overdue
- · Your payment history
- Reasons your bill is overdue
- Other important factors

We may ask you to sign an installment agreement. Do not sign it unless you agree to the terms. You have the right to negotiate an installment agreement.

If you do not pay Xcel Energy installments as agreed, we may shut off your service. It is up to you to let Xcel Energy know about important reasons to negotiate a new plan.

If we cannot agree on an installment plan, you can file a dispute with the PSCW. While the PSCW reviews your dispute, your service will not be shut off. However, you must pay all bills not in dispute.

Credit reporting

If an account becomes due and no payment arrangements have been established, we may report the account to a credit bureau or use the services of a collection agency to collect on the account.

Disconnection of service

Your service can be shut off if:

- You have requested that your service be shut off
- There is a safety hazard
- You fail to pay your bills or to pay installments as agreed
- · You fail to post required deposit
- A prior customer living at your address has an unpaid bill for the same address
- You fail to pay Xcel Energy's cost for collecting an overdue bill
- You tamper with your meter or otherwise use our service in an unauthorized manner

Xcel Energy is permitted to transfer a landlord's unpaid bill from a rental residential property to the office or home of the landlord or property manager. If the bill continues to go unpaid, service can be shut off at the landlord's or property manager's office or home.

We must send you a notice before your service is shut off for non-payment. This notice will include:

- · Reasons for the shut-off
- · Date when service can be shut off
- . How to contact us about the shut-off

The notice will be mailed to your home or mailing address at least 10 days before the disconnection.

A notice also will be posted at the service address if it is not the same as your home or mailing address. Xcel Energy also will make a reasonable attempt to contact you by telephone or in person before the service is shut off. If service is not shut off within 20 days after the notice is mailed, we will leave a notice at the site 24-48 hours before the service is shut off.

Special medical situations

For extra time to make payment arrangements, Xcel Energy will delay service shut-off, or restore service if shut off, for up to 21 days if there is a medical problem or other crisis. Xcel Energy may ask for a letter about the crisis from your doctor, public health official, social service representative, police or sheriff. It also is possible to extend the 21-day delay. For information about energy assistance programs available in your area, contact us at 800.895.1999

Third-party shut-off notice

You can ask Xcel Energy to send a copy of your shut-off notice to a relative, guardian or other third party.

Winter shut-off rules

If there is no threat to human health or life, Wisconsin utilities have the right to shut off service from Nov. 1 – April 15 for bill non-payment. A utility also can shut off service from Nov. 1 – April 15 if a household gross quarterly income is greater than 250 percent of the federal poverty level quidelines.

Before service can be shut off, the utility must:

- Obtain written approval from their vice president or higher executive
- Deliver this written approval to the PSCW by 3:30 p.m. the day service is to be shut off
- Visit the site the next day where service has been shut off to:
 - 1. Check customer's well-being
 - 2. Tell the customer about payment plans
 - 3. Tell the customer about special assistance

These rules also apply to business and farm accounts serving residential dwellings. Before winter, the utility would attempt to contact customers whose service was shut off for non-payment of bills. Each utility makes a special effort to turn on service before it gets cold. If you know of someone who has no heat, call their utility. You do not have to give your name. If service is not turned on in a reasonable time, call the PSCW.

Energy efficiency

Visit www.xcelenergy.com and click on "Programs & Rebates" to learn more about saving energy.

Have a dispute?

First contact Xcel Energy to try to solve the problem. If you are behind on your bill, we may offer you an installment plan to pay your bill.

If Xcel Energy cannot solve your problem, call the PSCW at 800.225.7729. While the PSCW reviews your dispute, your service will not be shut off. However, you must still promptly pay any charge not in dispute. After the PSCW completes its review, a staff member will contact you and Xcel Energy and will attempt to find an agreement that is acceptable to all parties.

Bilingual service

The PSCW also is able to provide customer assistance in Spanish. When calling the PSCW, please ask to speak to a Spanish-speaking representative.

Servico bilingüe

En la Comisión de Servicios Públicos del estado de Wisconsin (PSCW) podemos asistirle en Español. Cuando llame a la PSCW, pida hablar con un representante del habla hispana.

SAFETY NOTE

In order to prevent severe burns and unnecessary energy consumption, water heater thermostats should be set no higher than 125 degrees.

The Public Service Commission of Wisconsin does not discriminate on the basis of disability in the provision of programs, services or employment. If you are speech, hearing or visually impaired and need assistance, call 608.266.5481 or TTY 608.267.1479. They will try to find another way to get the information to you in a usable form.

Public Service Commission of Wisconsin

P.O. Box 7854 Madison, WI 53707-7854

Telephone: 608.266.5481 Toll free: 888.816.3831

Consumer affairs: 608.266.2001/800.225.7729

TTY: 608.267.1479

Website: psc.wi.gov

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