



Welcome Home!

**We'll power your life ...
and all your special moments.**

■ Powering your life starts here.

Thank you for starting your service with us, and welcome to our neighborhood. We look forward to powering all the special moments you'll enjoy in your new home.

Now that you've got a new address, you also have new energy choices. The information in this booklet provides a snapshot of some of our offerings. Choose how you want to pay your bills. Get tips and tools that'll help you save. Put renewable energy to work in your home. Take decisive actions when there's an outage, and live safely and responsibly around electricity and natural gas. The choices are yours ... but we're here to help.

Read on. Get to know us better, make a few quick decisions, then just relax and settle in. We'll bring the energy.

Make an easy energy choice right now

Grab your bill and enroll in My Account, our online portal.
Visit: **xcelenergy.com/MyAccount**.

Download our free mobile app to easily manage your account and report outages (My Account registration is required).
Visit: **xcelenergy.com/Mobile_App**.



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■ Billing and payment snapshot: Know what you'll owe and pay your way

Want to know what you'll owe? Here's how it's determined.

Measuring your energy use.

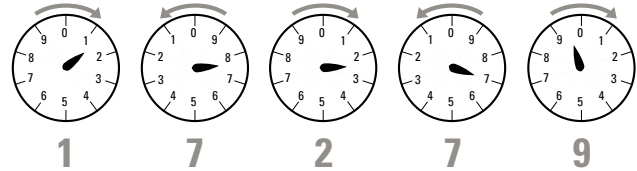
We read your meter once a month and determine the amount of energy you've used by subtracting the previous reading from the current one. Most meters can be read through a wireless signal. If for some reason, yours can't be read automatically, an Xcel Energy meter reader will visit your home up to once a month.

If our meter readers are not able to get to your meter:

- **You can choose to read it yourself.** We'll provide forms you can use to record the readings and mail them to us (call to request a supply). We'll still need to directly read your meter once a year.

- **You can provide us with an entrance key.**

We'll only use it if you don't happen to be home when we need to read your meter. Call to learn about the measures we take to ensure your key is safe, and make arrangements.



It's easy to read your meter.

Whether or not you choose to record your meter readings, it's still helpful to know how to do it. If your meter is not a digital display, simply read from left to right on the dials, and record the number that each dial pointer has just passed. If the pointer is between two numbers, record the smaller one. On the dials above, the reading is 17279. An electric meter registers your energy use in kilowatt-hours (kWh) and a natural gas meter in hundreds of cubic feet (CCF).

How much do we charge? When will you get a bill?

Because we're an investor-owned energy company, we're regulated by the Minnesota Public Utilities Commission and they must approve the prices we charge our customers. That said, we strive to be cost-conscious and do everything we can to provide clean, reliable energy at an affordable price. Please take a few minutes to read through our rate brochure that explains the various rates we charge (provided in a separate document) and let us know if you have questions.

Approximately every 30 days, we'll send you a bill for the electricity and/or natural gas your household used during that billing period, which you can expect to receive about the same time each month (either on paper, or, if you've elected paperless billing, electronically). If the billing period is longer or shorter than normal, we calculate your bill on a daily basis.

If you call about your service, we'll ask for your account number—it's found on your bill. Please have it handy.

For details about reading your bill, visit

[xcelenergy.com](https://www.xcelenergy.com)



What happens if you don't pay your bill on time?

We've tried to make it easy for you to keep track of when your bill is due. In fact, we even print the due date in red, and offer reminder email alerts for electronic billing. If you forget, or don't pay the amount due by your next billing date, here's what to expect.

1. Your next bill could contain a Late Payment Charge and an Important Notice. The Important Notice would advise you that your account is past due and may lead to disconnection of your energy, unless the total bill amount is paid by the due date.
2. If you've received an Important Notice and either don't make a payment or arrangements for payment by the due date, we'll send a Final Notice.
3. This Final Notice is the last notification we'll send before disconnecting service due to non-payment.
4. If it becomes necessary to disconnect your service because of non-payment, you'll have to pay a reconnection charge to get your service started again.

Protect yourself against scams.

Unfortunately, Xcel Energy customers have been victimized by scams targeting people across the states we serve. Scammers claiming to be from Xcel Energy are contacting our customers by phone, email and in person, attempting to trick them into paying money or face consequences, such as their power being turned off.

If you have any doubt that someone from Xcel Energy is calling, please hang up and call Residential Customer Service at **800.895.4999**.

Need some help with your payment?

Xcel Energy has a variety of payment assistance programs available for qualifying customers, and can also help guide you to other possible sources of assistance. Visit **[xcelenergy.com/PaymentAssistance](https://www.xcelenergy.com/PaymentAssistance)** or call us at **800.895.4999** to learn more.

■ Pay your bill, your way

We know, nobody likes to pay their bills. But we try to make it as easy as possible, so you can get it done and check it off your list. Choose to pay your way—we have highlighted many convenient options including online, over the phone, in person or by mail. For a full list of options, please visit [xcelenergy.com/Payment](https://www.xcelenergy.com/Payment).

Online.

Pay your bill from the comfort of your couch, or on-the-go. You can access a variety of online payment tools through our My Account portal. Signing up takes just a few minutes (you'll need your account number to access it). After you sign up, choose:

- **eBill**—Go paperless with this popular, flexible option. Pick your payment date and make either a one-time payment or set up recurring payments.
- **Auto Pay**—If you like the convenience of automatic payments, but aren't ready to go paperless, consider our Auto Pay program. Once you enroll, your billed amount will be automatically deducted from your chosen checking or savings account, right

on the due date. You'll still get a paper bill, but won't have to remember to pay it each month. (Note: you can also enroll using an enrollment form, which you can find online or request through our call center.)

- **Credit/Debit Card**—Pay with your credit or debit card, for a small fee.
- **On your mobile**— Our mobile app makes it easy to manage your account and pay your bills through your mobile device. Download it for free today or get more information at [xcelenergy.com/Mobile_App](https://www.xcelenergy.com/Mobile_App). To sign in, use your My Account username and password. Don't have a My Account username or password, yet? Register through the mobile app or visit [xcelenergy.com/MyAccount](https://www.xcelenergy.com/MyAccount).

Over the phone.

Got a few minutes, but don't want to pay online? Give us a call and follow the prompts. You can make a payment for free, directly from your checking or savings account; or charge it to your credit or debit card (a small fee applies). **Call 800.895.4999.**

In person.

Pay your bill while stocking up on groceries or running other errands (a small transaction fee applies) at a pay station. With thousands of locations to choose from, you're bound to find one near you (use our locator to search online).

By mail.

Of course, you can always choose to mail your payment, by enclosing your check or money order along with the remittance portion of your bill in the return envelope. We will charge for any payment by check or draft not honored by a financial institution.

Quick clicks:

- Compare payment options, or make one: **[xcelenergy.com/Payment](https://www.xcelenergy.com/Payment)**
- Find a Pay Station: **[xcelenergy.com/PayStations](https://www.xcelenergy.com/PayStations)**

Where to start? Try My Account and eBill.

They're easy to use. Get started in two steps.

1. Log in or enroll at **[xcelenergy.com/MyAccount](https://www.xcelenergy.com/MyAccount)**.
2. Go to **"My Programs"** to find eBill and follow the prompts.

Keep an eye on your bill and your budget.

Sign up for email or text notices. These handy reminders will help you avoid those "I forgot about the bill" moments and tell you when your payment is applied. Log in to **My Account** and select the **"My Profile & Notifications"** tab to sign up.



Make your payments more predictable.

Tired of the ups and downs when it comes to your payment amount? Keep it the same, no matter the month or season. Sign up for our Averaged Monthly Payment plan. Here's how it works.

- We'll take into account your energy costs, historic usage and seasonal changes in energy use to set a more consistent bill amount each month.
- During the 12th billing month, we'll settle the difference between what you've paid and the energy you've used. (This could result in either a credit or a charge.)
- Once you've accumulated a year's worth of usage data, we'll average that to set future monthly payments.

Visit [xcelenergy.com/AveragedMonthlyPayment](https://www.xcelenergy.com/AveragedMonthlyPayment) to learn more and sign up. Questions? Give us a call at **800.895.4999** and we'll be happy to explain it further.



■ Energy solutions snapshot: Power your life with efficiency

You already know that we've got that energy thing covered. But that's just the beginning. We have a wide variety of solutions and tools to help you save energy and keep costs in check, or be a little greener by putting renewable energy to work in your home.

Save energy, cut costs and/or go green.

Start by considering the programs listed below—they're popular among customers like you, who have just started service. Be sure to visit our website for a full listing of programs and services you might find helpful as you settle into your new home—and your new energy life.

If you're interested in ...

Saving money and/or energy:

- **Check out Saver's Switch®.** It's a free program that helps customers manage short-term spikes in demand for electricity on extremely hot, summer days by cycling your Central AC on and off. Sign up and you'll save 15 percent on your summer electric energy and fuel cost charges.

- **Schedule a visit from the Home Energy Squad®.**

Take the mystery out of energy efficiency and let the Home Energy Squad help! For \$70, the Home Energy Squad will assess your home's efficiency and make the energy-saving installations for you—all in about two hours or less.

Helping support a cleaner, healthier community:

- **Consider Windsource®.** It's a program that enables customers like you to pay a little extra each month for clean, renewable wind energy. Sign up for a little or a lot. The starting subscription costs less than the price of a latte.

Oh, and don't make any trips to your local home improvement store without reviewing our rebates and lighting deals—we can help you save on energy-efficient equipment, upgrades and bulbs.

Get intimate with your energy use.

If you're not sure what you need to do first, why not get to know your new home, and its appetite for energy?

Try **MyEnergy**, a free online tool where you can:

- See how heating, cooling, lighting and major appliances compare to each other.
- Learn about free steps to take, smart purchases you can make and great household investments for long-term savings.



Take action today.

Save money and energy	Find it here
Sign up for Saver's Switch.	xcelenergy.com/SaversSwitch
Schedule a visit from the Home Energy Squad.	homeenergysquad.net
Review your energy use with our " MyEnergy " tool.	xcelenergy.com/MyAccount (log in or enroll, then click the " MyEnergy " button found under " Energy Summary ")
Be a little greener	
Enroll in Windsource.	xcelenergy.com/Windsource

■ **Outage snapshot:** Lights out? Don't stay in the dark

Our number one goal is to provide clean, efficient and reliable energy. But sometimes Mother Nature, or other factors, can cause a disruption in your electric service. Rest assured, we'll do everything in our power to get yours restored quickly and safely.

Preparing for an outage.

Get ahead of an outage now by doing the following:

- Visit **[xcelenergy.com/MyAccount](https://www.xcelenergy.com/MyAccount)** and **sign up for outage text or email notifications** to alert you of any disruptions to your electric service. And let us know when your phone number changes.
- **Follow us on Facebook and/or Twitter** so you can quickly get up-to-date information if an outage occurs.
- Visit the outage “**Storm Center**” at **[xcelenergy.com/Storm_Center](https://www.xcelenergy.com/Storm_Center)** for access to helpful resources.
- **Use our mobile app** to easily report outages, view and search outage information, and sign up for outage notifications. Need to download the app? Visit **[xcelenergy.com/Mobile_App](https://www.xcelenergy.com/Mobile_App)**.

The restoration process.

When an outage happens, we do everything we can to restore power quickly and safely. Here are some things you can do during the restoration process.

- Visit **[xcelenergy.com/Outages](https://www.xcelenergy.com/Outages)** and:
 - » Report it online to ensure we have the most accurate information for the fastest, safest and most effective response.
 - » Visit our electric outage map for updates.
- Keep your home comfortable and safe.
 - » Don't open fridges or freezers more often than necessary and wrap them in heavy blankets to delay thawing.
 - » Turn off or unplug major appliances or sensitive equipment to help avoid a sudden power surge when service is restored.

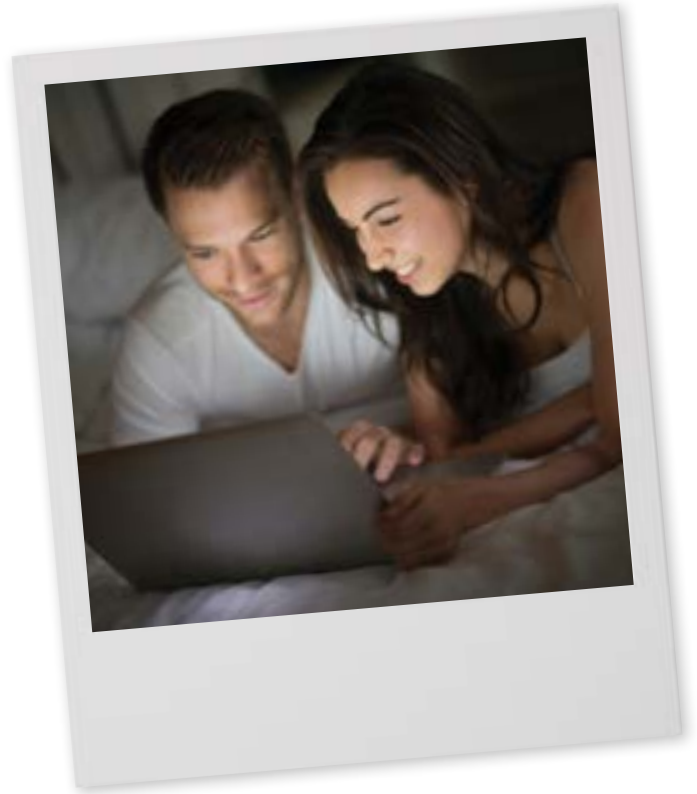
What to do if your power goes out

Always report your outage. The sooner we know about it, the sooner we can start working on restoration:

- Visit **[xcelenergy.com/Outages](https://www.xcelenergy.com/Outages)** or **download our mobile app** to use our easy reporting tool.
- **Call** our electric outage line at **800.895.1999**.

Stay in-the-know. We'll keep you posted on our progress through these online tools.

- Check the outage maps found on **[xcelenergy.com/Outages](https://www.xcelenergy.com/Outages)**. See where outages are happening and get estimated restoration times.
- Connect with us on social media to see the latest information on large scale outages from our local team.



■ Safety snapshot: Precautionary ins and outs

Xcel Energy is committed to informing our customers about how to act safely and responsibly around electricity and natural gas. Whether you're facing downed or low-hanging power lines, a natural disaster or a suspicious smell, we want to help you meet the challenge, inside and outside your home.

Take a few minutes to review the important information below, and visit [xcelenergy.com/Safety](https://www.xcelenergy.com/Safety) for more detailed safety information.

Staying safe outside.

Working and living safely near power lines and natural gas lines.

ALWAYS assume a power line is energized, even one that is lying on the ground. Be very careful when working near electric wires, never allowing yourself, your tools or other objects to come within 10 feet of them. Don't touch power lines, or try to remove dead branches or fallen tree limbs from them.

Signs of a natural gas leak can include:

- A "rotten egg" or sulfur-like odor
- Hissing, whistling or roaring sounds outside near the pipeline or inside near an appliance
- Dirt spraying in the air or continuous bubbling in a pond or a creek
- Unexplained dead or dying vegetation

If you smell, see or hear a suspected natural gas leak, report it quickly once safely away from the area.

Dig safely. Call 811 first.

Contact with buried electric and natural gas lines by a tool or mechanized equipment can damage the line—a dangerous situation. You must call **811 at least two business days** (three days in WI, MI and CO) before you begin to dig, no matter how small the project.

- **Marking underground utility lines.**

After you call **811**, utilities (electric, gas, cable, etc.) will mark the lines they own free of charge, so you know where you can dig safely. Wait until all utilities mark their lines before you begin. Different colored flags, paint or stakes identify the type of buried facility. Damages caused by customers who don't call before digging are costly, and must be paid for by that customer.

- **Maintaining customer-owned natural gas lines.**

Xcel Energy owns and maintains the natural gas piping from the street to our customers' gas meters, but as the property owner you are responsible for maintaining any natural gas lines from the meter outlet to gas appliances and equipment. In some cases, the meter may be located at your property line or a distance away from your home or business.

The customer-owned piping may be above or below ground, and buried gas lines may run from the meter to a detached garage, workshop, pool heater, outdoor gas grill, or other locations. Buried gas pipes can leak and metal pipes may corrode with age, causing a potentially dangerous situation. For the sake of safety, please have your buried gas pipes inspected periodically and repair them as needed.

When digging near buried gas piping, the piping should be located in advance and the excavation done by hand. You should always call **811** to locate underground lines owned by your utility providers; however, the natural gas piping you own will not be located as part of this process. Licensed plumbing or heating contractors can provide assistance with locating, inspection, repairs and maintenance, if necessary.

- **Permanently marked pipelines.**

We place permanent pipeline markers along gas transmission pipeline corridors and rights-of-way. Remember: even if a marker is present, you're still required by law to call 811 before you dig. While markers point to a pipeline's nearby presence, they **DO NOT** follow a pipeline's exact path or provide its buried depth.

Please familiarize yourself with any pipeline marker(s) in your area and their associated emergency numbers (including those that don't belong to Xcel Energy).

Meter Safety

Keep your meters and other equipment accessible, as our crews may need access to it during an outage. Be sure to keep your natural gas meter and appliance vents clear of ice and snow to avoid a dangerous buildup of pressure in your gas lines or natural

gas exposure inside your home. Gently remove any accumulated snow or ice by hand. Gas meters are not grounded, so please don't attempt to use them for grounding electricity.

Staying safe inside.

Smell something unusual or bad? It could be natural gas.

If you smell a strange odor (many say it's like rotten eggs or sulfur), it could mean a natural gas leak. If you detect a sudden odor and don't know where it's coming from, quickly leave your home. Chances are, a pilot light is out or a burner on the stove is not turned off completely. But it could be more serious.

Be careful! Any spark can ignite leaking natural gas or create an explosion, so:

- Avoid open flames or other ignition sources. Do not strike a match.
- Don't turn electrical switches or electric appliances on or off, or use a garage door opener.
- Don't use your phone until you're safely away from your home.

When you're outside the house (and far away from the odor), call **800.895.2999**, or 911 in an emergency.

Don't smell anything at all? Beware of carbon monoxide.

Unlike natural gas, carbon monoxide (CO) is a poisonous gas with no odor or color. It is the product of incomplete combustion of fuels (including improper ventilation). Carbon monoxide's ill effects are often mistaken for fatigue or flu-like symptoms, such as headaches, nausea, ringing in the ears, dizziness or drowsiness. If you, your family or pets experience any of these symptoms and suspect a carbon monoxide problem, call **911 immediately**. Let the experts check for its presence. Proper and at least annual maintenance of fuel-burning appliances helps prevent CO poisoning. As a secondary defense, install CO detectors on levels with sleeping areas.

Sewer problems? Call before you clear.

Suspect a sewer or septic line blockage in your home? Call us (or your natural gas provider if it's not us) on our 24-hour gas emergency line, **800.895.2999**, before anyone, including a plumbing contractor, attempts to clear it.

While most problems are caused by tree roots or line breaks,

there's a slight possibility that a natural gas pipe could have inadvertently been installed through your sewer or septic line. Mechanical equipment used to unclog the lines can penetrate the pipe and lead to a dangerous release of natural gas.

When you call, we'll examine our records to determine if any potential conflicts exist between our natural gas pipe and your sewer or septic lines and whether an in-line camera inspection is needed. We provide this service at no cost to our customers.

Important numbers:

Feel in danger? Call **911**.

Downed electric power line? Stay away and call **800.895.1999** to report it immediately.

Need to dig? Call **811** before you dig.

Smell something unusual? Get out. Once you are outside and safely away, call us at **800.895.2999** or call 911.

Data privacy: Your privacy is important to us—because it's important to you.

Information about Xcel Energy's privacy practices

We understand that privacy is important to you, and we respect your privacy concerns. This section describes our privacy practices, including the choices you can make about how we use and share information about you. We will notify you in the event we make any material changes to our privacy practices.

Information we collect

We will only collect information about you that we need to perform our regulated business functions. This includes:

- Contact information
- Demographic data
- Details about your home and its energy-related equipment
- User name or ID and password for an account you may establish on our websites
- Your payment history and details, such as financial account information and billing address

- Energy Usage Data specific to your account
 - » The type of Energy Usage Data collected from utility meters and the frequency with which we collect that information varies depending on the type of meter installed. Our website, **xcelenergy.com**, provides more information about our metering technology (select Billing & Payment > Understanding Your Bill > Meter Information).

- Your Social Security Number (SSN)
 - » Your SSN is not required in order to have electric or natural gas service, however we recommend that you provide your SSN to verify your identity when establishing an account with us. We will only keep the full SSN for about 60 days. After 60 days or upon your request, we purge all but the last four digits of the SSN, which we continue to use to help us validate your identity on an ongoing basis, such as when you contact us or want to take action on your account. Note that any information maintained on backup media, including SSNs, cannot be purged upon request. This information is purged on a set schedule in the ordinary course of business.
 - » As a Minnesota resident, you are not required to provide your SSN to us, unless we need it to report to state and federal tax agencies. We will not deny service to Minnesota residents based on a refusal to provide a SSN to us.

If you visit our websites or social media pages, we may collect additional information (such as IP address) by automated means (such as cookies). Please refer to our Privacy Policy, available at **xcelenergy.com**, for more information.

You can access and share standard customer data reports for free. Your billing information can be obtained by using **My Account** at **xcelenergy.com** at no additional charge, including downloading your Energy Usage Data using the Green Button. If you are already a **My Account** user, click on My Usage when you log in. You can sign up for **My Account** at **xcelenergy.com**.

How we use the information we collect

We will only use the information we obtain about you for the purposes for which the information was collected. The information we collect about you is used to manage your account and the billing process for the energy products and services we provide to you. We also use it to communicate with you, respond to your questions, provide customer support, improve our service and product offerings, protect against fraud, and comply with legal requirements.

Information disclosures

Xcel Energy recognizes your expectation of privacy for your personal information and Energy Usage Data. We will not sell

this information and will not disclose it to third parties except as described in our Privacy Policy, which is available at [xcelenergy.com/privacy](https://www.xcelenergy.com/privacy). This means that we will only disclose your information in limited circumstances, such as when permitted or required by law or applicable regulations, where necessary to provide you with service or operate our business (for example, to our vendors), or with your explicit consent.

We may use your Energy Usage Data to create aggregated Energy Usage Data reports for reporting to government agencies and local government bodies. These reports help such entities better understand general energy consumption and benchmark conservation or environmental programs. We take deliberate steps to maintain an individual's anonymity when generating aggregated data reports, including those designed to prevent the re-identification of the information. We do not identify an individual customer's Energy Usage Data, or a specific customer or premise address associated with the reported energy usage in these reports.

You can choose to share certain information with third parties, including your Energy Usage Data, if you authorize the disclosure and submit a specific consent form. Information on how to provide authorization and a model form are available at [xcelenergy.com](https://www.xcelenergy.com) (select Billing & Payment>Customer Data Access). Make sure

Minnesota is selected in the drop-down menu at the top of the page.

Before you authorize the disclosure of your information to a third party, you should consider the third party's proposed scope, purpose, and use of the information they are requesting. For example, depending on the type of metering equipment and supporting infrastructure, it may be possible to obtain insight into activities within your home or business through analysis of your Energy Usage Data.

Declining a third party request for the release of your information will not affect the provision of any service you receive from Xcel Energy. You may at any time terminate or limit any consent you previously provided that authorizes a third party to access or use your information by sending a request to us at: datarequest@xcelenergy.com or P.O. Box 8, Eau Claire, WI 54702.

How we protect your information

We maintain administrative, technical and physical safeguards designed to protect the privacy and security of the information we maintain about you. Among other protections, these safeguards are designed to restrict access to your information to those

Xcel Energy employees, other personnel, and contracted agents, that need access for an identified business purpose. Please note that no electronic transmission of information can be entirely secure. We cannot guarantee that the security measures we have in place to safeguard information will never fail, or that those measures will always be sufficient or effective.

In the event that we experience a significant data breach involving your personal information, we will notify you in accordance with our obligations under applicable legal requirements.

Access and correction

You may request to confirm the information we maintain about you in the ordinary course of business, and request us to update, delete, or correct inaccuracies in that information, free of charge via our **My Account** site or by contacting us at: **inquire@xcelenergy.com** or **800.895.4999**. In some cases we may deny your request for access to information we maintain about you, or your request to update, delete, or correct inaccuracies in that information. If we deny your request for access to information we maintain about you, we will notify you of our reason for the denial. If you disagree with our determination and we are unable to resolve it within 45 days, you may contact the Minnesota Public Utilities Commission at **651.296.0406** or toll-free at **800.657.3782**.

More information

If you would like more information regarding our privacy practices, have questions or comments about our Privacy Policy, or would like to update information we have about you or your customer data preferences, please call us at **800.895.4999** or send an email to **inquire@xcelenergy.com**.

To review our Privacy Policy in its entirety, visit **xcelenergy.com**.

Please be aware of scams targeting people across the states we serve. Visit **xcelenergy.com/Scams** for more information about how you can avoid scams.

Additional information for reference

The information below is a series of company policies that are based on rules and regulations from the Minnesota Public Utilities Commission. We want to provide you with all the details you need, for a variety of service-related situations. Whether you read it now, or not, please keep it handy and refer back to it when you need to. You can also review these and other policies that are part of our Minnesota Electric and Natural Gas Rate Books on our website xcelenergy.com/Rates.

Minnesota Public Utilities Commission rules and regulations

Late payment charge (MN Rule 7820.5500):

Xcel Energy assesses a late payment charge on unpaid amounts three days after the due date. Any unpaid balance of \$10 or more is subject to a 1.5% monthly (18% annually) late payment charge or \$1, whichever is greater.

Disputed bills (MN Rule 7820.2700):

A dispute concerning your bill or service might occur. If it does, you should immediately call the Xcel Energy Customer Care Center. In most cases, we can resolve the dispute at that time.

Whenever the customer advises the utility's designated service representative before the service disconnection that any part of the billing as rendered or any part of the service is in dispute, the utility shall:

- (a) Investigate the dispute promptly
- (b) Advise customer of investigation and its result
- (c) Attempt to resolve dispute
- (d) Withhold disconnection of service until the investigation is completed and the customer is informed of the findings in writing
- (e) Upon our findings, the customer must submit payment in full of any bill that is due
- (f) If the dispute is not resolved to the satisfaction of the customer, he or she must submit the entire payment and may designate the disputed portion to be placed in escrow to us. Such payment shall be called an "escrow payment."

Escrow payments for disputes (MN Rule 7820.2800):

To submit a payment in escrow, the customer shall make payment of the amount due as shown on the bill through an escrow payment form, clearly marked and provided by the utility.

The escrow payment form must provide space for the customer to explain why the utility's resolution of the dispute is unsatisfactory to the customer. The form must be in three copies, one of which will be retained by the customer. A copy of the escrow payment form must be forwarded by the customer to the Public Utilities Commission. Any escrow payment to the utility may be applied by the utility as any normal payment received by the utility. After escrow payment has been made, the customer and the utility may still resolve the dispute to their mutual satisfaction.

By submitting the escrow payment form to the Commission, the customer is deemed to have filed an informal complaint against the utility, pursuant to the Commission's rules of practice, parts 7829.0100 to 7829.3200. Upon settlement of the dispute, any sum to which the customer is found to be entitled must be refunded to the customer and must be supplemented by an eight percent per annum interest charge from the date of payment to the date of return by the utility.

When Xcel Energy requires a deposit or guarantee from a customer, it will explain the reasons in writing to the customer. Rather than a deposit, a written guarantee of payment from another source may be accepted.

Deposit and guarantee requirements (MN Rule 7820.4300-4400):

Xcel Energy might request a deposit from:

1. A customer, again requesting service, who left an unpaid utility bill from a previous account that is not in dispute.
2. A customer whose service we disconnected for a permissible reason that is not in dispute.
3. A customer whose credit history shows that payment cannot be assured.
4. A customer whose utility service is disconnected or who is liable for disconnection because of non-payment of a bill that is not in dispute.
5. A customer whose utility service is disconnected or who is liable for disconnection for any permissible reason that is not in dispute.

Deposits (MN Rule 7820.4500):

If Xcel Energy requires a customer to make a deposit, it cannot exceed an actual or estimated two-month average bill. Deposits are in addition to payments of an outstanding bill. Deposits in excess of \$20 earn interest compounded annually, payable from the date of deposit to the date of refund or disconnection. We will give the customer a receipt for the deposit. The Utility Deposit Interest Rate changes each year (MN. Stat. 325.02(b)).

This deposit shall be refunded after 12 consecutive months of prompt payment of all Xcel Energy utility bills. The deposit may be refunded or credited to the customer's bill at Xcel Energy's option. Deposits, plus interest, may be applied to a delinquent account at Xcel Energy's discretion with notice to the customer.

When the account is closed, Xcel Energy will apply the deposit, plus interest, as a credit toward the final bill and return any balance to the customer within 45 days of the closing date.

Notice of Disconnection (MN Rule 7820.2400):

All notices of disconnection will precede disconnection of service by at least five days, excluding Sundays and holidays. The notice will contain the date on or after which disconnection will occur, the

reason for disconnection and ways to avoid it. Xcel Energy sends disconnection notices by first class mail or personal delivery by our representative.

Reasons for disconnection of service with notice (MN Rule 7820.1000):

Xcel Energy is reluctant to disconnect or refuse service, but there are circumstances and situations that will result in disconnection or refusal of service such as:

1. Failure to pay a bill (when delinquent amount exceeds deposit).
2. Failure to pay a deposit or provide a guarantee instead of a deposit.
3. Failure to make proper application for service.
4. Violation of Xcel Energy rules on file with the MPUC. (Rules are available for public review.)
5. Failure to allow Xcel Energy access to our equipment located on the customer's premises for inspection, meter reading, maintenance or replacement of equipment.

6. Breach of service contract.
7. Failure to furnish utility requested equipment and/or rights-of-way necessary to obtain service.
8. When the MPUC determines that there is willful wasting of service through improper equipment.
9. When necessary for the utility to comply with any order or request of any government authority having jurisdiction.

**Reasons for disconnection without notice
(MN Rule 7820.1100):**

1. Unauthorized use of or tampering with Xcel Energy's equipment.
2. In the event of a condition hazardous to the customer, to other Xcel Energy customers, to Xcel Energy equipment and to the public.

**Waiving right to disconnect; emergency status
(MN Rule 7820.2900):**

The customer may apply to the utility to waive its right to disconnect. If the utility refuses to waive its right to disconnect, the customer may apply to the Commission for emergency status. If the Commission determines the customer has a probable claim in the dispute and that hardship may result in the event of disconnection of service, it may declare an emergency status to exist and order the utility to continue service for a period not to exceed 30 days.

**No obligation to suspend discontinuance of services
unless current bills are paid (MN Rule 7820.3000):**

Notwithstanding anything herein to the contrary, the utility shall not be obligated to suspend discontinuance of service upon the filing for review with the Commission, unless the customer shall pay, when due, all current bills rendered during the pendency. If, following the first filing for review with the Commission, the same customer or any other person files for any subsequent review by the Commission pertaining to the same account, such subsequent filings shall not relieve the customer from the obligations to pay for service rendered after the first filing. If subsequent requests for review are filed during the pendency of the first review, all designated payments of portions thereof made after the first filing shall be considered to be made into escrow.

Complaint procedures (MN Rule 7820.0300):

If any complaint cannot be promptly resolved, the utility shall contact the customer within five business days and once every 14 calendar days thereafter, and advise the customer regarding the status of its investigation until:

- (a) The complaint is mutually resolved; or
- (b) The utility advises the customer of the results of its investigation and final disposition of the matter; or
- (c) The customer files a written complaint with the Public Utilities Commission or the courts.

■ **Contacts:** How to reach us

Whether you want to get to know us better, find ways to save money, sign up for a billing and payment program, report an outage, or ask a question, there are a number of ways you can reach us.

- **Call**

Electric Emergency/Power Outage	800.895.1999
Gas Emergency/Gas Odor.....	800.895.2999
Residential Customer Service.....	800.895.4999
Business Solutions Center (8 a.m. – 5 p.m.).....	800.481.4700

In any medical emergency, always call **911**.

- **Write**

Direct **customer account related requests** or questions to:

Xcel Energy
PO Box 8
Eau Claire, WI 54702

- Send **your payment** to this address:

Xcel Energy
PO Box 9477
Minneapolis, MN 55484-9477

- **Click**, visit


xcelenergy.com

- **Email**, send comments and questions to:

CustomerService@xcelenergy.com

The Minnesota Public Utilities Commission regulates Xcel Energy. Consumers may contact the PUC at:

Minnesota Public Utilities Commission
Consumer Affairs Office
121 Seventh Place E. Suite 350
St. Paul, MN 55101
Internet: mn.gov/puc/
Email: consumer@puc@state.mn.us

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