

■ Important Xcel Energy Numbers

24-hour Customer Service.....	1-800-895-4999
Electric Emergency/Outage.....	1-800-895-1999
Gas Emergency/Gas Odor	1-800-895-2999
TTY/TDD (Hearing Impaired Service).....	1-800-895-4949
Website.....	xcelenergy.com



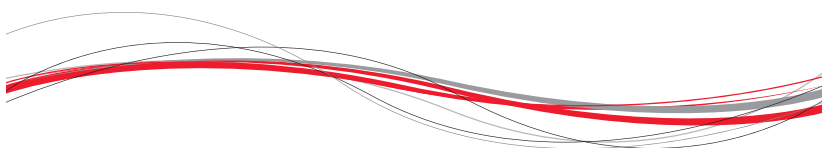
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Northern States Power Company-Wisconsin,
Xcel Energy Companies. | 13-11-417 | 11/13 |
CRS# 1478 NMR | MULTI-RES-C-9008



Printed on recycled paper.

Welcome Home!

Your Guide to Xcel Energy's
Services and Billing



Welcome to

Our Neighborhood

At Xcel Energy, we understand how important energy is to your quality of your life. You expect your electricity to be available at the flip of a switch, and you should. That is why we are working to make sure our service not only meets, but exceeds your expectations.

This handbook is a resource guide especially written with your needs in your new home in mind. It provides important safety and billing information, answers to frequently asked questions and contact numbers for future reference.

We look forward to providing your household with reliable, high-quality energy service for many years to come.



■ In This Booklet, You'll Find ...

Paying your electric or natural gas bill 4

If you're having trouble paying your bill 5

Avoid or delay disconnection..... 7

Electricity and natural gas prices..... 8

Reading your meter..... 8

To start or stop service..... 9

Conserving electricity and natural gas 9

What to do when the lights go out..... 10

Stay away from downed lines 10

If you smell gas 11

Carbon monoxide 12

Working safely around power lines and natural gas lines..... 13

Additional Information

Your Xcel Energy bill 14 – 15

City fees 16

Collection procedures and reconnect charge 16

Returned check charge..... 16

Customer of record..... 16

Important Xcel Energy numbers..... 17

State commission contact information..... 17

Notes..... 18



■ Billing and Payment

Paying your bill has never been easier

You can pay your energy bill in many convenient ways—in person, online, on paper or over the phone. Here's a snapshot of some of the options.

Use My Account with eBill. Together, these tools give you an easy way to manage your Xcel Energy account and pay your bills online—whenever you have a few minutes to spare. Sign up for My Account and get answers to your account management questions, anytime, anywhere, as long as you have an Internet connection. Then add eBill and get online payment options that help you pay your bill, your way; from your desktop, laptop or mobile device. My Account with eBill provides a complete suite of user-friendly options that help you take charge ... absolutely FREE. Enroll at **[xcelenergy.com/My Account](https://xcelenergy.com/MyAccount)**.

Auto Pay is a free and convenient way to pay. Instead of writing out a check and paying postage every month, your monthly energy payments are withdrawn automatically from your bank account on the date they are due.

Averaged Monthly Payment is a free program that evenly spreads your energy costs over an entire year based on your historical costs. After one year, we will settle any differences between the energy you used and the energy you paid for. We review your account periodically to see if small adjustments are needed to allow for changes in your energy use or the cost of energy.

Pay By Phone lets you quickly and securely transfer your payment directly to us from your bank account, 24 hours a day. Just call **1-800-895-4999** and follow the prompts. Or pay your energy bill at a pay station location while you are out running errands. There is a \$1.50 fee for each transaction. Xcel Energy does not benefit from this fee.

Custom Due Date allows you to set your own billing due date. Works with all other billing and payment programs. Call **1-800-895-4999**.

Pay By Mail allows you to pay your energy bill using the return envelope enclosed with your bill and the bill stub. Enclosing your bill stub helps ensure your payment is posted correctly to your account.

Credit/Debit Card Payments allow you to pay your energy bill online or by phone with your debit or credit card. No more check writing, postage or trips to the mailbox. Plus, you can choose when you want to pay. For this convenience, our partner charges a convenience fee.

■ If You're Having Trouble Paying Your Bill

If paying your energy bill is extremely difficult, call us right away. We want to work with you to make sure you receive **all** possible assistance.

Energy Assistance (EA)—Energy Assistance funds may be available to help pay your heating bill. Qualified low-income households may apply for this assistance through their local energy assistance provider. Call the National Energy Assistance Referral project toll free at **1-866-674-6327** from 8 a.m. to 6 p.m. (Eastern Time) or email them at **energyassistance@ncat.org** for your nearest EA office. Please include your city, county and state in your email message. We are also able to answer your questions 24/7 at **1-800-895-4999**.

HeatShare—This program, administered by the Salvation Army, helps those in need stay warm in the winter through cash grants. We support HeatShare with personal donations and annual grants to cover expenses. If you need help, or know someone who does, please call the Salvation Army HeatShare program in **Minnesota** at **1-800-842-7279**; in **Wisconsin/Michigan** at **1-800-264-6412** or call **1-800-895-4999** for information about your state.



■ If You're Having Trouble Paying Your Bill (continued)

Cold Weather Rule (CWR)—The Cold Weather Rule is meant to protect residential customers from disconnection of their primary heat source, during the winter months, if the household is unable to pay their energy bill in full. The CWR provides protection to residential households from **October 15 to April 15 in Minnesota** and **November 1 to April 15 in Wisconsin and Michigan**. The CWR expires on the last date of each state's program.

CWR for Minnesota Residents ONLY:

- You and your utility company agree to a mutually acceptable payment plan, no matter what your income level is. (Households at or below the 50% of MN State Median Income may qualify to pay no more than 10% of monthly household income).
- Payment plans end on April 15 unless you and Xcel Energy agree to a different plan end date.
- You must stay on the CWR payment plan. If you are unable to keep your payment plan, contact us to request a modification of the payment plan.
- When a payment plan has been approved, we will continue to provide your household with utility service and will continue to do so, as long as you are on time with your payments.

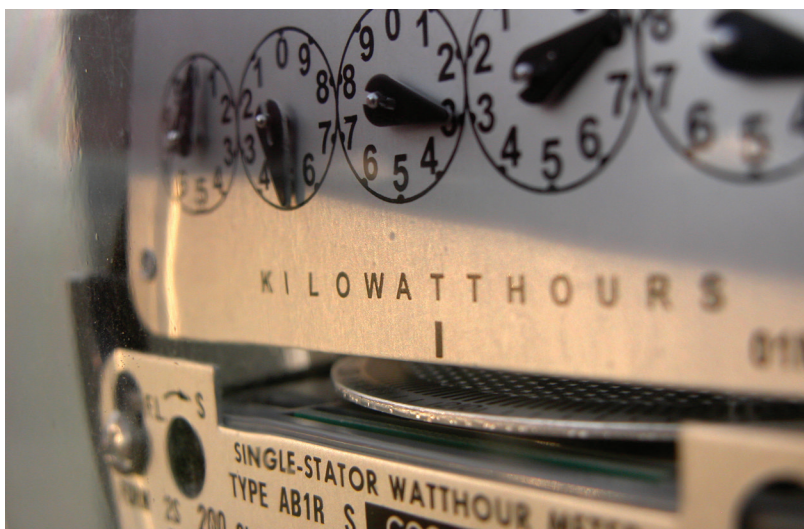
Reconnection Plan—Applies to residential heat-affected households with disconnected service, as of October 15. You may be eligible for reconnection of service if:

- You pay the required disconnection amount OR
- You qualify for a mutually acceptable payment plan no matter what your income level is.
- Contact Xcel Energy 24/7 at **1-800-895-4999**.

Third Party Notice—Sometimes customers find it difficult to answer our shut-off notices. You can provide us with the name and address of a friend or relative. If you receive a disconnect notice, we will notify the third party you've selected. They will be able to receive and give information about your account and can arrange a payment plan. The third party does not become responsible for paying the bill. Anyone can take advantage of this program, but it is most helpful to persons who are ill, senior citizens, persons with disabilities and those who do not speak or read English. Contact us for further information or to designate a third party.

■ Avoid or Delay Disconnection

If you are disabled, have a special medical situation, are 65 or older—or have someone in your household who is—we can take special action before disconnection of service for non-payment. Call us at the number below for information about your state.



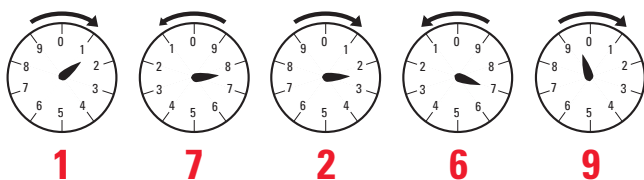
■ Electricity and Natural Gas Prices

With this mailing we are sending you a brochure that lists your energy prices. You also can obtain the brochure by calling us at the number below.

Your state's utilities commission regulates investor-owned energy companies and determines the prices we charge our customers.

■ Reading Your Meter

We read your meter regularly. If we are not able to read your meter monthly, we will send you a form with instructions on how to read your meter yourself. Please call in your reading within the time indicated. If you call us too late with a reading—or choose not to read your meter—we will estimate your bill. If you would like to receive a supply of meter reading cards, please call us at the number below.



You can easily read electric and natural gas meters. 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 **17269**. We determine the amount of energy you have used by subtracting the previous reading from the current one.

An electricity meter registers your energy use in kilowatt-hours (kWh) and a natural gas meter in hundreds of cubic feet (CCF).

If we cannot gain access to your meter and you do not want to read your meter yourself, you can provide us with an entrance key so we can read your meter when you are not home. Call us at the number below to make arrangements and learn about measures we take to ensure that your key is safe.

■ To Start or Stop Service

You can start or stop service simply by calling us at the number below. There is only one charge for any combination of electricity or natural gas service that we connect or reconnect at one time.

■ Conserving Electricity and Natural Gas

You can take several steps to save energy and help reduce your electricity and natural gas bills. They include:

- Caulking and weather stripping around doors and windows
- Lowering the setting on your thermostat in the winter and raising it in the summer
- Using cold or warm water for clothes washing
- Installing energy-efficient lighting

To save even more on your electricity bill, sign up for Saver's Switch®. This program helps us manage energy demand peaks on hot summer days. In exchange for your participation, you get a bill credit during the summer months.

Visit **[xcelenergy.com/SaversSwitch](https://www.xcelenergy.com/SaversSwitch)**, or call us at **1-800-895-4999** to find out more.



■ What To Do When The Lights Go Out

If your lights go out, first check with your neighbors to see if they have electricity. If you are the only one without power, the cause might be a blown fuse or circuit breaker, and you might be able to take care of the problem yourself. Keep extra fuses on hand. We will replace fuses and reset circuit breakers, but there is a charge for the service call.

If your entire neighborhood is in the dark, the problem is probably on our lines. Please let us know immediately by calling us at **1-800-895-1999**. We will send a repair crew as soon as possible to find the problem and repair it.

Power outages are not frequent, but they do happen, and you can be ready for them with a flashlight and a supply of batteries.

■ Stay Away From Downed Lines

Our employees are on duty around the clock, seven days a week to keep your electricity on. Outages usually are not lengthy, however, major storms can result in thousands of customers losing their service at once.

Repair work is often complicated and must be done under very difficult conditions. After a severe storm, it might take hours or several days to restore service.

If it appears we will not be able to restore your service for an extended time, here are some tips to help:

- Do not open refrigerators or freezers more often than necessary, and wrap refrigerators and freezers in heavy blankets to delay cooling or thawing.
- Turn off or unplug major appliances to help avoid a sudden surge of power when service is restored.
- If you see a downed electric line, stay away from it, keep your pets inside, and call us at **1-800-895-1999** to report its location.
- If you have a land line, have a phone that connects directly into the wall jack and does not need electricity to operate.

■ If You Smell Gas

If you smell an odor like rotten eggs, it could mean a natural gas leak. The smell is mercaptan, a harmless odorant that is added to natural gas because in its natural state, gas is odorless. The odor helps you smell a leak. We want you safe, and the safest way to respond to the smell of natural gas is to immediately leave your home or outside area where odor is present. The tiniest of sparks could ignite the gas, so never use any phone, including a cell phone, and don't turn on or off any light switches. Do not use electrical appliances like a computer, garage door opener, etc., and never light a match. Once you are safely away from your home or the outside area, call us at **1-800-895-2999**.



■ Carbon Monoxide

Carbon monoxide is a poisonous gas that has no odor or color and is the product of incomplete combustion of fuels. Its ill effects are often mistaken for fatigue or flu-like symptoms such as headaches, nausea, ringing in the ears, dizziness or drowsiness.

If you experience any of these symptoms or suspect a carbon monoxide problem, call us—or 9-1-1—immediately. Let the experts check for its presence.

You might want to purchase a carbon monoxide detector. If you do, keep in mind the following:

- Choose a detector that is UL approved.
- Choose a model with a test and reset button.
- If you buy only one detector, mount it near your sleeping area.
- Buy a detector that plugs into an electrical outlet or is direct-wired into your house. You will not have to change batteries or worry about them running down.

Two important requirements for efficient and safe gas appliance operation are:

1. An adequate supply of oxygen mixed with natural gas to assure complete combustion. When the mixture is correct, the flame will be mostly blue. If it's orange or yellow, have the furnace professionally checked.
2. Proper and effective venting of the furnace, water heater or other appliances. When properly installed and maintained, natural gas furnaces, water heaters and other appliances do not contribute to the presence of carbon monoxide in your home. Arrange for a qualified contractor to check your furnace for operating efficiency once every year.

■ Working Safely Around Power Lines and Natural Gas Lines

Do not take power lines for granted and be very careful when you work near them. Never allow yourself, a ladder, antenna, aluminum siding, rain gutters or any other objects to touch power lines. Never try to remove dead branches or pull tree limbs away from power lines.

Before you dig, always call **8-1-1** several working days in advance of digging to arrange for someone to come out and mark the location of Xcel Energy's underground electric and natural gas lines. Striking or severing lines with a shovel or other tool is dangerous and could injure or kill you.

Please be safe and take note! Xcel Energy is not able to mark underground lines that are owned or have been installed by the customer (such as a gas line to a barbecue grill, garage heater, pool, etc.). Customers are responsible to locate and maintain customer-owned lines.



■ Your Xcel Energy Bill

We send you a bill for the electricity and/or natural gas you used during the billing period, generally every 30 days. If the billing period is longer or shorter than normal, we calculate your bill on a daily basis. Please have your account number ready if you call about your account or service. Here's a high-level overview of some of the features and where you can find key information on your statements. More details can be found at **[xcelenergy.com](https://www.xcelenergy.com)**.

1 Usage charts!

View your energy usage rates by month, as well as daily averages for the billing period. We hope these tools and visuals help you monitor your energy use from billing cycle to billing cycle. Remember, we offer a variety of energy efficiency programs that could help you save energy and money.

PAGE 1 of 4

MAILING ADDRESS	ACCOUNT NUMBER	3 DUE DATE
JOHN E. CUSTOMER MARTHA W. CUSTOMER 1234 ELECTRIC AVENUE TAUHUHER, CO 00000-0000	53-1234567890-1	MM/DD/YYYY
	STATEMENT NUMBER STATEMENT DATE	AMOUNT DUE
	0123456789 MM/DD/YYYY	\$00.00

1 MONTHLY ELECTRICITY USAGE

Daily Averages
Temperature °F
Electricity kWh
Electricity Cost

Last Year	This Year
°F 000	°F 000
kWh \$00.00	kWh \$00.00

YOUR MONTHLY NATURAL GAS USAGE

Daily Averages
Temperature °F
Gas Therms
Gas Cost

Last Year	This Year
°F 000	°F 000
Therms \$00.00	Therms \$00.00

2 PAYS ABOUT YOUR BILL?

See us at website:
Email us at:

xcelenergy.com
info@xcelenergy.com

Call 24 hours a day, 7 days a week
Please Call:
Hearing Impaired:
Español:

1-800-895-4999
1-800-895-4949
1-800-687-8778

Or write us at:

XCEL ENERGY
PO BOX 8
EAU CLAIRE WI 54702-0008

4 SUMMARY OF CURRENT CHARGES (detailed charges begin on page 2)

Electricity Service	MM/DD - MM/DD	000 kWh	\$00.00
Natural Gas Service	MM/DD - MM/DD	000 Therms	\$00.00
Current Charges			\$00.00

5 PAYMENT BALANCE

Previous Balance	As of MM/DD	\$00.00
Payment Received	Check MM/DD	- \$00.00 CR
Balance Forward		\$00.00
Current Charges		\$00.00
Amount Due		\$00.00

6 INFORMATION ABOUT YOUR BILL

We noticed you haven't signed up online...

We are pleased to offer eBill. A secure way to do business with us, eBill lets you receive, view, and pay your bill online. Say good bye to paper bills. Call 1-800-895-4999 or visit xcelenergy.com

Upgrade to account management: Sign up for My Account and eBill and view, update and pay your account from the minute you sign up. Visit MyAccount.xcelenergy.com today.

On June 1 our annual two-tiered rate structure for electricity use from June-September went into effect. Your bill will be prorated for electricity use before June 1 and two new line items under the "Residential Billing period" portion of your bill reflects your energy use under tiered rates. The first 500 kWh in the billing period are charged at the lower Tier 1 rate of 4.6 cents. All usage above 500 kWh in the billing period is charged at the higher Tier 2 rate of 9 cents. Learn more about our June-June tiered rates at xcelenergy.com/tieredrates or contact us at 1-800-895-4999.

ACCOUNT NUMBER	DUE DATE	AMOUNT DUE	AMOUNT ENCLOSED
53-1234567890-1	MM/DD/YYYY	\$00.00	

Please see the back of this bill for more information regarding the late payment charge.

Make your check payable to
XCEL ENERGY.

NOVEMBER											
S	M	T	W	T	F	S	S	M	T	W	T
		1	2	3	4	5	6				
7	8	9	10	11	12	13					
14	15	16	17	18	19	20					
21	22	23	24	25	26	27					
28	29	30									

Please help our neighbors in need of energy assistance by contributing to Energy Outreach Colorado. To participate, check the box in the lower left corner and mark your contribution amount on the back of this payment stub using blue or black ink.

90 FB 1 B 1 I A 10061 10061 **5 DIGT

J O H N E . C U S T O M E R , M A R T H A W . C U S T O M E R

A D D R E S S L I N E 2

A D D R E S S L I N E 3

A D D R E S S L I N E 4

1234 ELECTRIC AVENUE

TAUHUHER, CO 00000-0000

J O H N E . C U S T O M E R , M A R T H A W . C U S T O M E R

XCEL ENERGY
P.O. BOX 9477
MPLS, MN 55484-9477

003077310 0097770110003077310324

2 Contact us, front and center.

All of our contact information is now in one section, right on the front page.

3 Important information is highlighted.

Action items, such as “Due Date” and “Amount Due” are in red. We’ve also tried to place important information at the top of each billing page, for your convenience.

4 At-a-glance summary.

The “Summary of Current Charges” area displays your energy use and total charges, along with the dates of service. Details are on the following page(s).

5 Account balance comparison.

In the “Account Balance” area, you’ll find details to help compare last month’s bill with this month’s bill.

6 News you can use.

In the “Information About Your Bill” section, you’ll find information and resources to help manage your account and payment. Watch for rate updates and information about other factors that could affect your energy bill, along with useful links and phone numbers.

■ City Fees

In some cities we are required to collect a fee on behalf of the city. The fee is applied and shown separately on your monthly bill. We pay it directly to the city and make no profit from it.

■ Collection Procedures and Reconnect Charge

The current portion of your energy bill is due no later than the payment date shown on the bill. If the amount due is not paid by the next billing date, 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 that we may shut off energy service unless the total amount of the bill is paid by the due date shown on the bill. If you have received an Important Notice and do not make a payment or arrangements for payment by the due date, we will send a Final Notice. This Final Notice is the last notification we will send before disconnecting service for non-payment. If it becomes necessary to disconnect your service for non-payment, there is a reconnection charge.

■ Returned Check Charge

We will charge for any payment by check or draft not honored by a financial institution.

■ Customer of Record

The person whose name is printed on the envelope containing this information will be billed for Xcel Energy service. If this name is incorrect, please call us.

■ Important Xcel Energy Numbers

24-hour Customer Service	1-800-895-4999
Electric Emergency/Outage	1-800-895-1999
Gas Emergency/Gas Odor	1-800-895-2999
TTY/TDD (Hearing Impaired Service)	1-800-895-4949
Website	xcelenergy.com

■ State Commission Contact Information

Minnesota Public Utilities Commission

Consumer Affairs Office
121 Seventh Place E.
Suite 350
St. Paul, MN 55101
puc.state.mn.us

Public Service Commission of Wisconsin

610 North Whitney Way
P.O. Box 7854
Madison, Wisconsin 53707-7854
Phone: 608-266-5481
Toll-free: 1-888-816-3831
Fax: 608-266-3957
psc.wi.gov/

Michigan Public Service Commission

P.O. Box 30221
Lansing, MI 48909
Phone: 517-241-6180
Fax: 517-241-6181
michigan.gov/mpsc

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