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.

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 quarter.

• You can provide us with an entrance key
  
  We’ll only use it if you don’t happen to be to 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).
How much do we charge? When will you get a bill?

Because we’re an investor-owned energy company, we’re regulated by the Public Utilities Commission of Texas 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 your bill, visit 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 aren’t able to 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 amount of the bill is paid.

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 about the authenticity of someone claiming to be with Xcel Energy and asking for payment, we recommend that you hang up and call Xcel Energy 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 or call us 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.

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. 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.)

**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](http://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](http://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.

**Quick clicks:**

• Compare payment options, or make one: [xcelenergy.com/Payment](http://xcelenergy.com/Payment)

• Find a Pay Station: [xcelenergy.com/PayStations](http://xcelenergy.com/PayStations)

**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 give you a more predictable bill 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 actual data, we’ll average that to set future monthly payments.

Visit xcelenergy.com/AveragedMonthlyPayment to learn more and sign up. Questions? Give us a call and we’ll be happy to explain it further.

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.
2. Go to “My Programs” to find eBill and follow the prompts.
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.

Start saving money today

Check out Saver’s Switch®. It’s a free program that helps manage short-term spikes in demand for electricity on extremely hot, summer days by cycling your AC on and off.

Sign up and you’ll save $50 on your October electric bill each year you participate in the program.

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.

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

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<th>Save money and energy</th>
<th>Find it here</th>
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<tr>
<td>Sign up for Saver’s Switch.</td>
<td>xcelenergy.com/SaversSwitch</td>
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<tr>
<td>Review your energy use with our “MyEnergy” tool.</td>
<td>xcelenergy.com/MyAccount Log in or enroll, then click the “MyEnergy” button found under “Energy Summary”</td>
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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 and sign up for outage text or email notifications to alert you of any disruptions to your electric service.

• Follow us on Facebook and/or Twitter so you quickly get up-to-date information if an outage occurs.

• Visit the outage “Storm Center” at 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.

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 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 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 or download our mobile app to use our easy reporting tool.
• Call our (automated response) 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. 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. Please take a few minutes to review the important information below, and visit 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 excavating 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. But remember: even if a marker is present, you’re still required by law to call 811 and wait 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:

- Extinguish cigarettes, pipes, candles or anything with a flame.
- Don’t turn light 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 if the odor is also outside, far away), 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.

Data Privacy: What we collect and how we use it

Your privacy is important to us

We know the privacy of your personal information is important to you, and and it is an important part of how we do business. That’s why we maintain privacy policies and take actions to safeguard your personal information.

The information we collect to set up and maintain your account

We collect information such as contact information, usernames, IDs and passwords for accounts you establish on our websites, billing and payment details that you provide to us, such as financial account information and your social security number.

We use this information to provide you with electric and/or natural gas service. Specifically, to establish and verify your identity, and 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, improve our service and energy product offerings, protect against fraud, and comply with legal requirements.

We know some of the information we collect about you is very sensitive, for example, personally identifiable information, such as your social security number, and we treat it differently for that

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’re outside and safely away, call us at 800.895.2999 or call 911.
reason. While we ask you to provide your social security number to verify your identity when establishing an account with us, we will only keep the full social security number for about 60 days. After that, we will purge all but the last four digits. We continue to use the last four digits to help us validate your identity on an ongoing basis when you contact us or want to take action on your account. You can ask to review your personally identifiable information or to have us delete your full social security number from our system at any time.

More information
To review our Privacy Policy in its entirety, visit xcelenergy.com. If you have questions or comments about our privacy policy or practices, please call us at 800.895.4999 or send an email to inquire@xcelenergy.com.

Additional information for reference
The info below is a series of company policies that are based on rules and regulations from the Public Utilities Commission of Texas. 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 the Texas Electric Rate Book on our website xcelenergy.com/Rates.

Public Utilities Commission of Texas: rules and regulations
Customer information rights (TX Rule 25.31.5a)
Electric utility service is provided by Xcel Energy without discrimination as to a customer’s race, nationality, color, religion, sex, or marital status.

Information concerning rates and service is available at our service centers and at xcelenergy.com for examination by you as a customer of Xcel Energy. You may also obtain from us copies of all applicable rate schedules or tariffs and service rules, at reproduction cost. It is our policy to provide you with information on the lowest priced service available.

Credit requirements and deposits (TX Rule 25.31.5b)
Initial deposits may be required for electric service. Deposits maybe required of you as an applicant for service: (1) If you cannot demonstrate a satisfactory credit rating by appropriate means; (2) If within the past two years you have been a customer of ANY utility for the kind of service requested, and are delinquent in payment for that service; (3) If you had more than one occasion during the past 12 months of service in which your bill was paid after becoming delinquent; (4) If service was disconnected for non-payment.

An initial deposit may also be required of an existing customer who is delinquent more than once in paying a bill in the last 12 months or was disconnected for nonpayment. The required deposit generally will not exceed an amount equivalent to one sixth of the estimated annual billing, unless allowed by the Commission’s rules for other deposit amounts.
An additional deposit may be required if the average of the customer’s actual billings for the last 12 months is at least twice the amount of the original estimated annual billings; and a disconnect notice has been issued for the amount within the previous 12 months.

Deposits may be required to be made within 10 days of the written deposit request. In lieu of deposit, the customer may elect to pay the current bill by the due date of the bill, provided the customer has not exercised this option in the previous 12 months. The customer may furnish in writing a satisfactory guarantee to secure payment of bills in lieu of cash deposit.

The credit history of a spouse or former spouse who shared electric service with an applicant for service shall be applied for a reasonable period of time to the applicant seeking to establish credit with the Company. Credit history maintained by the one will be applied equally to the other without modification and without additional qualifications.

No deposit shall be required of applicants 65 years of age or older unless the applicant has an outstanding account balance with the Company or another utility for the same class of service, accrued within the previous two years.

If your electric service has been disconnected for nonpayment of bills, meter tampering, or bypassing of the meter, a deposit may be required. You will need to pay all amounts due the Company or sign a deferred payment agreement, if offered, and re-establish credit.

If your deposit is retained by Xcel Energy more than 30 days, a minimum amount of interest on your deposit will be paid at an annual rate to be established by the Public Utility Commission of Texas. Payment of interest shall be made retroactive to the date of the deposit. Interest is credited to your account annually (in January) or when your deposit is returned.

If you make a deposit and pay bills for service for 12 billings (residential) or 24 billings (commercial or industrial) without having service disconnected for nonpayment of a bill, and without having more than two occasions on which your bill was delinquent, and are not delinquent on the current bill, Xcel Energy will promptly refund the deposit plus accrued interest in the form of a credit to your bill, or at the request of the customer, may be paid in cash. If you do not meet the refund criteria, your deposit may be retained.

**Time allowed to pay outstanding bills (TX Rule 25.31. 5c)**

Prompt payment is always appreciated. Your electric utility bill is due and payable on the date of issuance. The bill becomes past due sixteen (16) days after the date of issuance (which is shown on the bill). If the due date falls on a holiday or weekend, the due date for payment purposes shall be the next working day after the due date. Please make your payment in full and on time each month, or call your service representative to find out about special arrangements.

**Grounds and process for disconnection of service (TX Rule 25.31. 5d&e)**

Except as provided in rules 1,2,3,4, and 5 below, before service is disconnected, the customer will be provided a reasonable amount of time in which to comply with rules of service.
Electric service may be refused, or disconnected, for any of the reasons listed below:

Except as provided in rules 1, 2, 3, 4, and 5 below, before service is discontinued, the customer will be provided a reasonable amount of time in which to comply with rules of service.

1. If a dangerous condition exists, service may be discontinued without notice. The disconnection will continue as long as a dangerous condition exists.

2. If a customer’s equipment adversely affects service to other customers or to Xcel Energy equipment, and if Xcel Energy has made a reasonable effort to notify the customer, service may be discontinued. After disconnection, written notice, as warranted, will be provided to the customer.

3. If a customer tampers with or bypasses a meter, or interferes with or damages, or deliberately destroys the utility’s equipment, service will be discontinued without notice.

4. If a customer connects or re-connects service without application to and authorization by the Company, service will be discontinued without notice. Service by Xcel Energy will not be restored until after any bypass has been removed, payment of an estimated bill for the period of the interference with or unauthorized use of service has been made, and until the Company has been reimbursed for its expenses in checking for and repairing damages caused by interference with or unauthorized use of service.

5. If a customer makes an unauthorized disposition of service, such as re-metering, sale, or unauthorized extension of service, service will be discontinued without notice. Service will not be restored until the unauthorized use is discontinued, full payment is made for all service supplied or used, and the Company is reimbursed for all extra expenses it incurs because of the unauthorized use.

Electric service also may be refused a customer, or disconnected. Credit information: 800.895.4999.

6. For nonpayment. Service will be disconnected if a bill has not been paid - or a deferred-payment agreement between the customer and the Company has not been entered into within twenty-six (26) days after issuance of the bill.

However, service will not be disconnected until proper notice has been given the customer. Proper notice consists of a separate mailing or of hand delivery of a “disconnection notice” to the customer at least ten (10) days before the disconnection date.

Disconnection may not occur on certain days: Saturdays, Sundays, holidays observed by the Company, or days before holidays observed by the Company—unless Xcel Energy personnel are available to collect late payments and reconnect service.
Steps for reconnection (TX Rule 25.31. 5h)
To have service reconnected after disconnection for any of the reasons listed above, a customer may be required to reestablish credit with the Company. Also, a reconnection payment to cover the cost of reconnecting service may be required. In most communities, such payment shall not be less than $55 during Xcel Energy’s regular working hours, or more than $108 after regular working hours.

Steps for resolving billing disputes (TX Rule 25.31. 5f)
In the event of a disputed bill for electric service, the Company shall not discontinue service, but shall make a proper investigation and report its results to the customer. We work hard to avoid disputes. But should you have a complaint, we want to resolve it in a prompt, fair manner.

If a dispute is not resolved, the Company shall inform the customer that any customer may contact the Public Utility Commission of Texas to register a complaint against a utility (see Complaints to the Commission, below).

Pending resolution of dispute, you as a customer shall not initially be required to pay the disputed portion of a bill that exceeds the amount of your average monthly usage at current rates.

If the customer files a complaint with the Commission, a customer’s service shall not be disconnected for nonpayment of the disputed portion of the bill before the commission completes its informal complaint resolution process and informs the customer of its determination.

For purposes of this rule only, an “average monthly bill” shall be the average bill for utility service usage for the preceding twelve-month period. Where no previous usage history exists, an estimate of the average monthly usage may be made on the basis of usage levels of similar customers, under similar conditions.

Information on alternative payment plans (TX Rule 25.31. 5g)
Alternative payment plans are offered by Xcel Energy. Customers may request a Deferred-payment plan, or an Averaged Payment Plan. Residential customers who have not been sent more than two disconnection notices during the preceding twelve (12) months are eligible for a deferred payment plan, and have the right to request such plan.

An Averaged Payment Plan is available to eligible residential customers. The plan allows you to pay the same amount each month for 11 months, then your account is reconciled with your actual annual billings in the twelfth month.
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.

**Click, visit** [xcelenergy.com](http://xcelenergy.com)

**Email,** send comments and questions to: [CustomerService@xcelenergy.com](mailto:CustomerService@xcelenergy.com)

**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 am – 5 pm): 800.481.4700
- In any medical emergency, always call 911.

**Write**
Direct **customer account related requests** or questions to:
P.O. Box 8
Eau Claire, WI 54702

**Send** your payment to this address:
Xcel Energy
PO Box 9477
Minneapolis, MN 55484-9477

The Public Utilities Commission of Texas regulates Xcel Energy and is available for mediation upon written request.

**Public Utilities Commission of Texas**
Office of Consumer Protection
P.O. Box 13326
Austin, TX 78711-3326
Call: 888.782.8477
Internet: puc.state.tx.us