Xcel Energy®

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**.

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Billing And Payment Snapshot: Know what you'll owe and pay your way

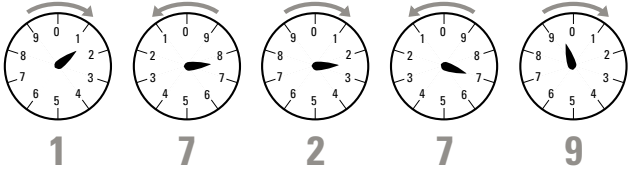
Want to know what you'll owe? Here's how it's determined.

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 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) 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 Wisconsin Public Service 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**

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.

Avoid delay or disconnection.

If you are disabled, have a special medical situation, are qualified as full-time active duty military, are 65 or older—or have someone in your household who is, contact us. We can take special action before your service is disconnected due to non-payment. Call **1-800-895-4999** to discuss your circumstances.

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 **1-800-895-4999**.

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/Paysmart**.

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.

- **AutoPay**—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.)

- **Credit/Debit Card**—Pay with your credit or debit card, for a small fee.

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 1-800-895-4999.**

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.

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**
- Find a Pay Station: **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**.

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 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.

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 AC on and off. Sign up and you'll save $6 per month on your electric bills, from June through September.

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—we can help you save on new energy-efficient equipment and upgrades.

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**
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** 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/Outages** for access to helpful resources.

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** to use our easy reporting tool.
- **Call** our (automated response) electric outage line at **1-800-895-1999**.

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 outage information 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** for more detailed safety information.

Staying safe outside.

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

Don't take power lines for granted. Be very careful when you work near them. Never allow a ladder, antenna, aluminum siding, rain gutters or other tools or objects to come within 10 feet of electric wires. Never touch power lines, try to remove dead branches, or pull tree limbs away from them.

Dig safely. Call 8-1-1 first.

Buried natural gas lines, and, in some neighborhoods, buried electric wires, provide energy to your home. Any tool, like a shovel or mechanized equipment, can damage a buried line—a dangerous situation. That's why you must call **8-1-1** before you begin to dig, no matter how small the project. By calling and arranging to have the location of our lines marked, you'll know what's below ground, before digging begins. So be sure to plan ahead.

Marking underground utility lines.

At least two business days before you plan to dig, call **8-1-1** to arrange to have utility lines located and marked. We'll mark our utility-owned lines, free of charge. Other utilities will mark their lines too, so be sure to wait until all are identified before you begin.

Colored flags, paint or stakes are placed to identify the type of buried facility. Red markings indicate electric, while yellow points to pipelines, including natural gas. Damages caused by customers who don't call before digging is costly, and must be paid for by that customer.

- **Unmarked, customer-owned lines.**

  Xcel Energy can't mark underground lines that are owned or have been installed by our customers (such as for underground sprinklers, or a gas line to a barbecue grill, garage heater, pool, yard lighting, etc.). If you have these types of customer-installed lines, you're responsible for marking and maintaining them.

- **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 **8-1-1** before you begin to dig. While markers point to a pipeline's nearby presence, they **DO NOT follow a pipeline's exact path or provide its buried depth**. Buried depth varies, changing over time due to landscaping and erosion.

  All markers provide the pipeline company's name, the product(s) it carries, and the 24-hour emergency contact number. Please familiarize yourself with any pipeline marker(s) in your area and their associated emergency numbers (including those that don't belong to us).

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 **1-800-895-2999**, or 9-1-1 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 **9-1-1 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.

Watch the hot water: the right temp for water heaters.

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

Sewer or septic line clogged? 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, **1-800-895-2999**, before anyone 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 **9-1-1.**

Downed electric power line? Stay away and call **1-800-895-1999** to report it immediately.

Need to dig? Call **8-1-1** before you dig.

Smell something unusual? Get out. Once you are outside and safely away, call us at **1-800-895-2999** or call 9-1-1.

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 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 **1-800-895-4999** or send an email to **inquire@xcelenergy.com**.

Additional Information for Reference

The info below explains your rights and responsibilities as an Xcel Energy customer, and also outlines policies based on rules and regulations from the Wisconsin Public Service 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 Wisconsin Electric and Natural Gas Rate Books on our website **xcelenergy.com/Rates**.

This information is provided by Xcel Energy to each residential customer in accordance with the rules of The Public Service Commission of Wisconsin.

P.O. Box 7854
Madison, WI 53707-7854
Telephone: 608-266-5481
Website: https://psc.wi.gov

Rules on Deposits

1. If you are a new residential customer you may be asked to post a deposit if:

   - You did not pay an undisputed bill for the same type of service anywhere in Wisconsin during the last six years.

2. If you are a current residential customer you may be asked to post a deposit if:

   - Your service was shut off during the last 12 months for non-payment.
   - You falsified a service application.
   - Your payment for service from Nov. 1 – April 15 is 80 days or more overdue and you have the ability to pay.

- A new residential customer accrues charges for electric or gas service that become 60 days or more past due within the first six months of service.

3. You do not have to post a deposit if your income is below 200 percent of the Federal Poverty level guidelines.

   A normal deposit is the sum of the two largest consecutive bills during the last 12 months.

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

Payment Options

Please refer to "**Billing & Payment Snapshot**" section of this booklet for an explanation of payment options.

Deferred Payment Agreements

You may use an installment plan to pay what you owe your utility. This helps you pay your current bills and any overdue bills. You will be asked to make a "fair" down payment and "fair" installments. A "fair" amount is based on:

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

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

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

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

Disconnection and Dispute Procedures

Your service can be shut off if:

- You fail to pay your bills
- You fail to pay installments as agreed
- You fail to post required deposit
- A prior customer living at your address has an unpaid bill for the same address
- You fail to pay the utility's cost for collecting an overdue bill
- You tamper with your meter
- There is a safety hazard

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

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

- Reasons for the shut-off
- Date when service can be shut off
- How to contact the utility about the shut off

The notice should be mailed to your home or mailing address at least 10 days before the shut-off. A notice also must be posted at the service address if it is not the same as your home or mailing address. The utility also is required to make a reasonable attempt to contact you by telephone or in person before the service is shut off. If service is not shut off within 20 days after the notice is mailed, the utility must:

- Leave a new notice at the site, 24 (but not more than 48) hours before the service is shut off.

If you have a dispute, first contact your utility to try to solve the problem. If you are behind on your bill, the utility may offer you an installment plan to pay your bill.

If the utility cannot solve your problem, call the PSCW at **1-800-225-7729**. While the PSCW reviews your dispute, your service will not be shut off. However, you must still promptly pay any charge not in dispute. After the PSCW completes its review, a staff member will contact you and your utility and will attempt to find an agreement that is acceptable to all parties.

Available Consumption Information

Xcel Energy can provide you how much energy was used at the new address during the last 12 months and the largest and smallest bills for the last 12 months. This can be obtained by calling Xcel Energy.

Third Party Shut-off Notice

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

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

Email, send comments and questions to:

CustomerService@xcelenergy.com

Call

Electric Emergency/Power Outage **1-800-895-1999**

Gas Emergency/Gas Odor **1-800-895-2999**

Residential Customer Service (24 hours)..... **1-800-895-4999**

Business Solutions Center (8 a.m. – 5 p.m.)..... **1-800-481-4700**

In any medical emergency, always call **9-1-1**.

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

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