

Welcome to Xcel Energy!

We'd like to help you understand more about the rates on your energy bill. You'll see separate rates on your bill for each service you receive from Xcel Energy. We know that rates can be complicated, so we prepared this brochure to help simplify rate information.

If you have questions about our rates or about your bill, please call us at **1-800-895-4999**.

RESIDENTIAL RATE SCHEDULES

Your energy bill shows separate account summary sections for electric and natural gas services. In each of these sections, you'll find information about which rate schedule you're on, your current and previous meter readings, and the number of kilowatt hours (kWh) for electricity and/or therms (Th) for natural gas used for that billing period. In this section on your bill, you'll see a line item called "Rate" and to the right, a corresponding code that indicates the rate schedule(s) you are on. For example, your electric schedule might be R - Residential General.

We've listed all the rate schedule codes and associated charges (current as of print date) below for your information. For the most current rates call us at **1-800-895-4999** or visit us at xcelenergy.com.

ELECTRIC RATE SCHEDULES

Xcel Energy's residential electric customers may choose from two different rate schedules: R or RD. If you only receive electric service (no gas service) or if you have a large home or many large electric appliances, you may find that Schedule RD better meets your energy needs. Schedule PV is an option for customers who have installed a photovoltaic system operated in parallel with Xcel Energy's electric system. Schedule NM is an option for customers who have renewable distributed generation. For more information about Xcel Energy's rate schedules, please refer to the Rate Schedule information inside this brochure.

Customers on Schedule R are subject to Tiered Rates for summer electricity use between June 1 and September 30. The first 500 kWh in the billing period are charged a lower Tier 1 rate. Use exceeding 500 kWh in the billing period is charged a higher Tier 2 rate. When customer billing periods do not coincide with a calendar month, June and October bills will be prorated.

ADJUSTMENTS

Xcel Energy's costs vary with changes to the costs of fuel (coal and natural gas) and purchased power used to provide electricity and purchased natural gas. Your bill reflects these adjustments. Please check the back of your bill for an explanation of all adjustments or visit our website for the same information. These adjustments are located on the back of this brochure.

ELECTRIC RATE SCHEDULE ADJUSTMENTS

A Purchased Capacity Cost Adjustment (PCCA)

differentiated by customer class:
Schedule R \$0.00551/kWh
Schedule RD \$0.58/kW-Mo
effective January 1, 2016

A Demand-Side Management Cost Adjustment (DSMCA)

differentiated by customer class:
Schedule R \$0.00123/kWh
Schedule RD \$0.14/kW-Mo
effective January 1, 2016

A Transmission Cost Adjustment (TCA)

differentiated by customer class:
Schedule R \$0.00081/kWh
Schedule RD \$0.09 /kW-Mo
effective January 1, 2016

A Clean Air-Clean Jobs Act Rider (CACJA)

differentiated by customer class:
Schedule R \$0.00401/kWh
Schedule RD \$0.42/kW-Mo
effective January 1, 2016

A General Rate Schedule Adjustment (GRSA) of 14.19 percent will be made to all base monthly amounts as calculated under each electric rate schedule, effective May 8, 2015.

An Electric Commodity Adjustment (ECA) of \$0.02683 per kilowatt hour (kWh), effective January 1, 2016.

A Renewable Energy Standard Adjustment (RESA) of 2 percent will be applied to the customer's total electric bill prior to state and local taxes, franchise fees or any other applicable fees and taxes, effective January 1, 2009.

An Earning Sharing Adjustment (ESA) credit of (4.85) percent will be applied to all base monthly amounts as calculated under each electric rate schedule effective August 1, 2015.

GAS RATE SCHEDULE ADJUSTMENTS

A Demand-Side Management Cost Adjustment (DSMCA) of 5.32 percent will be applied to all base monthly amounts as calculated under each gas rate schedule, effective January 1, 2016.

A General Rate Schedule Adjustment (GRSA) of 18.77 percent will be applied to all base monthly amounts as calculated under each gas rate schedule, effective October 1, 2015.

A Gas Cost Adjustment (GCA) charge per therm (Th) will be applied to all rate schedules. The GCA is subject to change no less frequently than quarterly, differentiated by customer class:
Schedule RG \$0.30803/Th
Schedule RGL \$0.27931/Th

A Pipeline System Integrity Adjustment (PSIA) of \$0.02893 per therm will be applied to all rate schedules, effective January 1, 2015.

All residential electric and gas bills will include amounts for franchise fees, and state and local taxes as appropriate to the services that you receive.

All residential electric and gas bills are subject to a minimum late payment charge of one percent per month. This amount will be applied to all billed balances that are not paid by the billing date shown on the next bill unless the balance is \$50 or less. The Company will remove the assessment of a late payment charge for one billing period, but not more frequently than once in any twelve month period, at a customer's request.

MONITOR YOUR ACCOUNT AND MANAGE YOUR BILLS—ONLINE

Maximize your time by managing your account and paying bills online, through My Account with eBill. Use these convenient tools to learn about your energy use, get tips on conserving energy and reducing your bill, set up optional email alerts and more.

Visit xcelenergy.com/MyAccount and enroll. Then log back in, go to "My Programs" to find eBill and follow the prompts.



Colorado Residential

Electric and Natural Gas Rate Schedule Summaries

(Summaries are for rates in effect January 1, 2016)



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ELECTRIC RATE SCHEDULES

SCHEDULE	TYPE OF SERVICE	MONTHLY MINIMUM RATE	ENERGY AND/OR DEMAND CHARGE	SERVICE PERIOD
R	Residential General Service	\$6.75 Service and Facility Charge , subject to applicable adjustments.	ENERGY CHARGE: All kilowatts hours used per kWh Summer Season* Tier 1 (First 500 KWh) \$0.04604 Tier 2 (All over 500 KWh) \$0.09000 Medical Exemption \$0.06322 Winter Season** \$0.04604	The minimum service period is 12 consecutive months and monthly thereafter, until terminated. If service is no longer required by the customer, service may be terminated on three days' notice.
RD	Residential Demand Service	\$12.25 Service and Facility Charge plus Demand Charge, subject to applicable adjustments.	DEMAND CHARGE: All kilowatts of billing demand per kW Summer Season \$8.57 Winter Season \$6.59 ENERGY CHARGE: All kilowatt hours used per kWh \$0.01741	The minimum service period is 12 consecutive months and monthly thereafter until terminated. If service is no longer required by the customer, service may be terminated on three days' notice.
RAL	Residential Outdoor Area Lighting Service	High-pressure sodium lamps, burning dusk to dawn, per lamp, per month, subject to applicable adjustments. \$14.72 for 9,500 lumen lamps, 100 watts \$17.53 for 27,500 lumen lamps, 250 watts \$20.45 for 50,000 lumen lamps, 400 watts	Not applicable	The minimum service period is 12 consecutive months and monthly thereafter, until terminated. If service is no longer required by the customer, service may be terminated on three days' notice.
SLU	Street Lighting Service Unincorporated Areas	High-pressure sodium lamps, burning dusk to dawn, per lamp, per customer, per month, subject to applicable adjustments. \$2.10 for 9,500 lumen lamps, 100 watts.	Not applicable	Not applicable
PV	Available as an option to residential, commercial and industrial customers whose electric service is connected to an on-site photovoltaic generation system operated in parallel with the Company's system [limited to a minimum of 500 watts up to a maximum capacity of twenty-five kilowatts (25 kW), or a twenty kilowatt (20kW) service entrance capacity for single-phase service]	The monthly minimum charges under the applicable residential rate schedule.	All electric power and energy delivered by the Company to the customer shall be received and paid for by the customer at the applicable residential rate schedule selected by the customer for all consumption. The customer has the option to net-meter energy consumption under the Company's net metering service, Schedule NM.	Duration of the PV service.
NM	Available as an option to customers with retail renewable distributed generation, including customers on Schedule PV. The customer's retail electricity consumption is offset by the electricity generated from the customer's renewable distributed generation system.	The monthly minimum charges under the applicable residential rate schedule.	All electric power and energy delivered by the Company to the customer shall be received and paid for by the customer under the applicable rate schedule selected by the customer. Customer consumption will be determined by a single meter that can measure the flow of electricity in both directions.	Duration of the NM service.

*Summer season is June 1 through September 30

**Winter season is October 1 through May 31

GAS RATE SCHEDULES

SCHEDULE	TYPE OF SERVICE	MONTHLY MINIMUM RATE	USAGE CHARGE	SERVICE PERIOD
RG	Residential Gas Service	\$11.15 Service and Facility Charge, subject to applicable adjustments.	\$0.08440 per Therm (Th), for all gas used	The minimum service period is 12 consecutive months and monthly thereafter until terminated. If service is no longer required by the customer, service may be terminated on three days' notice.
RGL	Residential Gas Outdoor Lighting Service (limited to existing installations)	\$12.45 for one or two mantle fixture, per fixture \$6.22 for each additional mantle, over two mantles, per mantle, per fixture subject to applicable adjustments.	Not applicable	New service is not available. Where existing service is no longer required by the customer, service may be terminated on three days' notice.