IMPORTANT PHONE NUMBERS

Electric Emergencies:	800-895-1999	24 hours, 7 days a week
Natural Gas Emergencies:	800-895-2999	24 hours, 7 days a week
Residential Customer Service:*	800-895-4999	7 a.m.– 7 p.m., Mon.–Fri. 9 a.m.– 5 p.m., Sat.
Business Solutions Center:*	800-481-4700	8 a.m.– 5 p.m., Mon.–Fri.
TTD/TTY	800-895-4949	24 hours, 7 days a week
Call Before You Dig	811	24 hours, 7 days a week

IMPORTANT ADDRESSES

General Inquiries* Xcel Energy

PO Box 8 Eau Claire, WI 54702-0008 xcelenergy.com

Payments Xcel Energy PO Box 9477 Minneapolis, MN 55484-9477

Please include stub for faster processing

*Register any inquiry or complaint at the above address or phone number.

GENERAL INFORMATION

Bill Payment

You may mail your payment to us in the return envelope provided, pay at any of our authorized pay stations or sign up for our Auto Pay Plan. Please call our Customer Contact Center at 800-895-4999 for details.

It is important that you check the name on the front of the bill. If the name is not that of the person or business responsible for payment, contact our Customer Contact Center at 800-895-4999.

Conservation Information

Energy conservation information and assistance is available for evaluating energy consumption. Your usage and Degree Day information for the previous 12 months are available upon request. Company representatives are also available to help answer your questions about home energy use. Please call our Customer Contact Center at 800-895-4999 for assistance.

When you pay your bill by check, in most cases Xcel Energy will use your check information to make a one-time electronic debit from your checking account on the day we receive your check. There are no fees for this electronic conversion. In all other cases we will process your check.

Environmental Information

Fuels used to generate electricity have different costs, reliability and air emissions. For more information, contact Xcel Energy at 800-895-4999 or online at xcelenergy.com. You can also contact the Michigan Public Service Commission at http://www.michigan.gov/mpsc or the Michigan Department of Environmental Quality at http://www.michigan.gov/deq.

Estimated Bills

Bad weather, lack of access to meters, emergencies or other unusual circumstances, sometimes prevent us from obtaining an actual reading. In these cases, your usage is estimated based on your previous usage, weather data and the length of the billing period. Whenever this happens, that bill is marked "Estimate." The next actual reading will adjust for any high or low estimated billings. Once we read your meter, you pay only for the actual energy used.

Governing Regulatory Agencies

As a public utility, our rates and rules under which we operate are regulated by the Michigan Public Service Commission and are available for mediation. You may contact the Commission at: MPSC, 7109 W. Saginaw Highway, P. O. Box 30221, Lansing, MI 48909, 800-292-9555 (In state), 517-241-6180 (Outside Michigan) – http://www.michigan.gov/mpsc.

Important Customer Information

The lower portion of this bill contains the itemization of your billing. If you have a question or complaint about this bill, please call our Customer Contact Center at 800-895-4999 prior to the due date shown on your bill. Rate schedules, explanation of rate schedules, an explanation of how to calculate the accuracy of the bill, and an explanation of the fuel cost adjustment (if any) are available and will be mailed upon request.

Late Payment Charge

A late payment charge of 1%, not compounded, of the unpaid balance, net of taxes, shall be added to any bill which is delinquent. A delinquent account is a bill which remains unpaid at least five days after the due date of the bill.

Further information is available to customers upon request.

ABOUT YOUR ELECTRIC RATES

Customer Charge

A monthly charge for costs we incur which do not change with the amount of energy you use or the amount of demand you impose on the system. Included are costs such as meter reading, billing, and costs associated with connecting to the electric distribution systems.

Distribution Energy Charge

Charge per kWh that covers the delivery costs of electricity to a home or business through our distribution system. It does not include the charges for the electricity itself.

Demand Charge

Charge to commercial and industrial customers for the fixed costs of the electric capacity required to meet the peak electric loads on Xcel Energy's system.

Energy Supply Charge

This charge is the amount you pay per kilowatt hour (kWh) of electricity usage and includes the cost to generate the electricity you use, and costs to own, operate and maintain power plants.

Energy Waste Reduction Surcharge (formerly MI Energy Efficiency)

A monthly surcharge required by the State of Michigan to fund the costs of offering energy efficiency programs which reduce the future costs of providing gas and electricity to customers. This charge is not an Xcel Energy charge. A separate line item is not presented, as the charge is included in rates in compliance with Michigan Public Act 342 of 2016, Sec. 91(3). This charge is non-taxable.

kVArh

This means kilovar hour. A kilovar hour is a measure of the lagging reactive load used for calculating the power factor of some large industrial customers.

kW

This means kilowatt. A kilowatt is a measure of electrical demand equal to 1,000 watts.

kWh

This means kilowatt-hour. It is a method to measure the amount of electricity you use. One kW equals 1,000 watts of electricity you use. One kWh equals 1,000 watts of electricity used for one hour. One kWh would light a 100 watt light bulb for 10 hours.

Low Income Surcharge

A monthly surcharge required by the State of Michigan to fund a heating assistance program for low income Michigan residents. This charge is not an Xcel Energy charge.

Power Supply Cost Recovery

Consists of fuel, purchased power and certain environmental expenditures that are above or below the base amount included in energy supply charge.

Rate Realignment Adjustment

This adjustment is approved by the MPSC and applied to bring rates in line with the cost of service by adjusting rates among customer classes.

Renewable*Connect is an optional program where you choose how much energy from renewable resources you would like to support. You can choose a fixed number of Renewable*Connect blocks (100 kWh each) or choose a 100% option.

Tax Cuts and Jobs Act Credit

Electric rates approved by the MPSC and implemented on May 1, 2018, include a customer credit, which is a result of the Tax Cut and Jobs Act. A separate line item is not presented, as the customer credit is included in rates.

ABOUT YOUR NATURAL GAS RATES

Ccf

100 cubic feet - a volume measurement of natural gas use.

This charge covers the cost of gas commodity, as well as the costs Xcel Energy pays to the interstate pipelines to deliver the gas to its system. The gas supply charge is billed on a per therm rate and the total charge varies with usage. Xcel Energy does not make any money on gas supply charges

Customer Charge

A monthly charge for costs we incur which do not change with the amount of energy you use or the amount of demand you impose on the system. Included are costs such as meter reading, billing, and costs associated with connecting to the gas distribution systems.

Distribution Charge

Charge per therm that covers the delivery costs of natural gas to a home or business through our distribution system. It does not include the charge for natural gas itself.

Energy Waste Reduction Surcharge

A monthly surcharge required by the State of Michigan to fund the costs of offering energy efficiency programs which reduce the future costs of providing gas and electricity to customers. This charge is not an Xcel Energy charge. A separate line item is not presented, as the charge is included in rates in compliance with Michigan Public Act 342 of 2016, Sec. 91(3). This charge is non-taxable.

Heat Content Adjustment

Corrects for variances in the heating capability of natural gas and may vary monthly. The higher the heat content the lower the volume of natural gas needed to provide the same heating capability.

Pressure Correction Adjustment

Adjusts for variances in the amount of natural gas measured by different types of meters due to pressure differences in the natural gas delivered to a service.

Tax Cuts and Jobs Act Credit A monthly credit approved by the MPSC to adjust rates, which is a result of the Tax Cut and Jobs Act.

Therm

A therm is a unit of heating value equal to 100,000 British Thermal Units (BTUs).

PAYMENT OPTIONS Learn more at xcelenergy.com/Payment

Standard Payment Options: (No fees apply)

- My Account/eBill/Mobile App View/pay your bill electronically, view energy usage and access account information.
- . Auto Pay Automatically pay your bill directly from your bank account.
- Pay By Phone Make your payment by phone from your checking or savings account by calling 800-895-4999
- Pay By Mail Return the enclosed envelope and attached bill stub with your payment. Apply proper postage.
- Bank View and Pay View and pay your bills online through a third-party vendor.
- Other Payment Options (Third-party fees will apply. Xcel Energy does not collect nor benefit from these fees.)
- Credit/Debit Card Payment Pay with your credit or debit card electronically in My Account/eBill/Mobile App, or by calling 833-660-1365. A processing fee is charged for each credit/debit card payment.
- Pay Stations Pay your bill in-person at a location near you. A processing fee is charged for payments made at a pay station.

Learn more at xcelenergy.com/MyAccount