



**WELCOME
HOME!**

WHO WE ARE

We power millions of homes, businesses and communities with energy across parts of eight Western and Midwestern states. Our customers rely on us to be there 24/7 with safe, affordable electricity and natural gas — but we provide much more than that.

Headquartered in Minneapolis, we are an industry leader in delivering renewable energy and in reducing carbon and other emissions. We are the first major U.S. power company to announce its vision to provide customers 100% carbon-free electricity.

We constantly work to offer a cleaner energy mix, smarter solutions and seamless experiences for our customers. We are delivering modern energy leadership and services — everything from electric vehicle charging stations to an extensive portfolio of energy-saving programs and renewable choices.

Beyond energy, we believe in giving back, whether that is assisting our communities with economic development, supporting customers in need or donating our time and financial resources.

Our vision is to be the preferred and trusted provider of the energy our customers need, and our mission is to provide safe, clean, reliable energy services at a competitive price. Throughout this booklet, you will find helpful resources to have during your service with us. From payment options to outage notifications, we've got you covered.



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BILLING AND PAYMENT BREAKDOWN

We're an investor-owned energy company, which means we're regulated by the Minnesota Public Utilities Commission and they must approve the prices we charge our customers. That said, we also have the responsibility to our investors and strive to provide you clean, reliable energy at an affordable price. The rates brochure included in your welcome kit provides an overview of the rates we charge.

UNDERSTANDING YOUR BILL

About every 30 days, we'll send you a bill for the electricity and/or natural gas your household used during that billing period. Your energy use is calculated daily in order to bill usage correctly. There are many ways you can manage your usage and your account which can be found later in this booklet.

If you call about your service, we'll ask for your account number—it's found on your bill. Please have it handy.



UNDERSTAND YOUR ENERGY USE

HOW WE MEASURE YOUR ENERGY USE

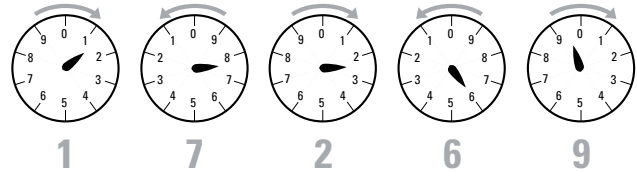
We read your meter once a month and determine the amount of energy you've used by subtracting the previous reading from the current one. Most meters are read through a wireless signal.

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 access your meter, there are two options to choose from:

- You can personally read and record the meter readings each month. We would provide you with forms and request the results sent to us by mail. We will still need to directly read your meter once a year. Call 800.895.4999 to request your meter reading forms.
- You can provide us with an entrance key only if you are not home to let us into your house during the meter reading. We will take measures to ensure your key is safe and secure. Call 800.895.4999 to 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 meter, simply read the dials from left to right, and record the number that each dial pointer has just passed. If the pointer is between two numbers, record the smaller one. An electric meter registers your energy use in kilowatt-hours (kWh) and a natural gas meter in hundreds of cubic feet (CCF). Test out your meter-reading skills on the dials below.



LATE BILL NOTICES

We try to make it easy for you to keep track of when your bill is due. The due date can be found on the front page of your bill in red, and we offer reminder email alerts for electronic bill customers. If you forget, or can't 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 lets you know that your account is past due and may lead to disconnection of your service unless the total bill amount is paid by the due date.
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.

If you are disabled, have a special medical situation, are qualified as full-time active duty military, or are 65 or older — or have someone in your household who is, contact us. We will work to help you before your service is disconnected due to non-payment. Call **800.895.4999** to discuss your circumstances.

PAYMENT ASSISTANCE OPTIONS

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](https://www.xcelenergy.com/PaymentAssistance)** or call us to learn more.

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**.

 For more details about how your bill is calculated, visit **[xcelenergy.com/BillInfo](https://www.xcelenergy.com/BillInfo)**.

PAYMENT OPTIONS CUSTOMIZED FOR YOU

We want to make it as easy and convenient as possible for you to pay your bill, whether it's online, on your phone, or in person. Check out our many different payment options below and choose the program(s) that fits your lifestyle.

WAYS TO PAY YOUR BILL

- **Online or with Mobile App:** View and pay your bill, report outages and manage your account from anywhere, at any time. Download on the Apple Store or on Google Play.
- **Over the phone:** Call 800.895.4999 to make a one-time payment through our secure automated system using your checking or savings account for free, or pay with your credit or debit card (a small processing fee may apply).
- **In person:** Find a pay station near you and bring your payment stub. Visit [xcelenergy.com/PayStations](https://www.xcelenergy.com/PayStations) to find one in your area.
- **By mail:** Enclose your payment and bill stub, add a stamp to the provided return envelope, and drop it in the mailbox.




PROGRAMS TO HELP MANAGE AND PAY YOUR BILL

Program Name	Program benefit	Sign up today
My Account/Mobile App	Set up an account and manage your energy online or via the mobile app, receive outage notifications and pay your bill.	Register online at xcelenergy.com/MyAccount or call 800.895.4999 . Download the app from Google Play or the Apple Store.
Paperless Billing	Get rid of the clutter by going paperless and access your account instantly online through My Account or on the mobile app each month.	Enroll online at xcelenergy.com/Paperless or call 800.895.4999 .
Auto Pay	Set up automatic bill payments that are conveniently deducted from your checking or savings account on your bill due date each month.	Enroll online at xcelenergy.com/AutoPay or call 800.895.4999 .
Averaged Monthly Payment	Get predictable monthly bills that are the same each month so you can budget your spending. We look at your billing history and average your bill based on your energy usage trend.	Budget your bill at xcelenergy.com/AverageMonthlyPayments or call 800.895.4999 .
Custom Due Date	Choose your own billing due date so that it's easy to remember and fits your schedule.	Call 800.895.4999 to pick your due date.

PAYMENT NOTIFICATIONS

Sign up for email or text notices so that you can stay informed on your bill due date, payments and outages in your area. Log in to My Account and select the "My Notifications" tab to manage your notifications. You can also sign up for push notifications in the Xcel Energy mobile app.

 For more information on the payment options available, visit xcelenergy.com/PaySmart.



YOUR HOME ENERGY SOLUTIONS

ENERGY EFFICIENCY, RENEWABLE OPTIONS, AND OTHER SERVICES JUST FOR YOU

We have a variety of energy efficiency and renewable solutions to help you save energy and money. Get started by considering the programs listed below — they're popular among customers like you, who have just started service.

TIPS AND TRICKS TO SAVINGS

We have easy DIY ways to lower your daily energy consumption — it's easy to save by changing some of your habits. Visit [xcelenergy.com/EnergySolutions](https://www.xcelenergy.com/EnergySolutions) to see the energy-saving tips you can start accomplishing today.

WHERE TO START WITH ENERGY EFFICIENCY AND RENEWABLE ENERGY

Make sure and sign up for My Account at [xcelenergy.com/MyAccount](https://www.xcelenergy.com/MyAccount) so you can track your energy use before and after upgrades are made.

If you're making home improvements, shopping for new appliances, or looking for ways to be kind to the planet, you probably know that energy efficiency and renewable energy products can help lower your monthly energy costs and carbon emissions.

We offer several energy efficiency and renewable energy programs and rebates to give you more choices, flexibility and control over your energy.

➤ To find a full list of energy efficiency and renewable programs available in your area, visit [xcelenergy.com/HomeRebates](https://www.xcelenergy.com/HomeRebates). For more information, or to talk with an Energy Efficiency Specialist, email ee-team@xcelenergy.com or call 800.895.4999.



ADDITIONAL SERVICES

Service	Benefit	Find it here
HomeSmart®	Provides appliance maintenance, repair and replacement service that covers major household appliances, main sewer line and water lines. Coverage starts for as little as \$4.95 per month.	Visit xcelenergy.com/HomeSmart or call 866.837.9762 to get started.
Xcel Energy Online Store	Shop discounted smart thermostats, light bulbs and more at our Xcel Energy online store. We provide instant rebates that help towards your home energy saving.	Visit xcelenergystore.com to start shopping.
Tree Trimming	We provide free tree trimming if there's a tree near your powerlines. We're also here to help answer your questions about potential trimming near your area.	Call our customer service number at 800.895.4999 to make arrangements.
ConnectSmart	We make it easier on you by starting your internet cable, phone and home security when you move.	Call 855.696.2370 to get set up with just one call at no extra cost.



ELECTRIC AND GAS OUTAGES: USEFUL INFORMATION

LIGHTS OUT? DON'T STAY IN THE DARK.

Our number one goal is to provide clean, reliable energy, but sometimes disruptions to your electric and gas service can happen. When an outage happens, we do everything we can to restore your power quickly and safely. Here's how you can prepare for an outage and what steps to take when one occurs.

PREPARING FOR AN OUTAGE

We have crews working around-the-clock to restore power and provide real-time updates so that we can keep you informed along the way. Get ahead of an outage now by doing the following:

1. Visit our Outage Kits Checklist at [xcelenergy.com/OutageKitsChecklist](https://www.xcelenergy.com/OutageKitsChecklist) to help you prepare and put yourself at ease during an outage.
2. Follow us on Facebook and Twitter for real-time information about your power.
3. Make sure your contact information is up to date at [xcelenergy.com/MyAccount](https://www.xcelenergy.com/MyAccount) and update your outage notification preferences.

WHAT TO DO IF YOUR POWER GOES OUT

1. **Always report your outage:** The sooner we know about it, the sooner we can restore power. Report your electric outage using one of the following ways:
 - Visiting [xcelenergy.com/Out](https://www.xcelenergy.com/Out)
 - Text 'Out' to **989-36**
 - Call **800.895.1999**
2. **Outage Checklist:** Check out our Outage Checklist at [xcelenergy.com/Checklist](https://www.xcelenergy.com/Checklist) for more information on what to do during an electric outage.
3. **Keep your food safe:** Make sure to keep your fridge and freezer doors shut in order to keep food from spoiling.





SAFETY IN OUR COMMUNITY

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](https://www.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 power lines, 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 you have moved 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. Even if you think you know where your underground utilities are located, 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 natural gas 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 digging 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. Remember: even if a marker is present, you're still required by law to call **811** 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. Do not plant anything in front of or near utility equipment (meters, cabinets, etc.). 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:

- Avoid open flames or other ignition sources. Do not strike a match.
- Don't turn electrical 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 far away from the odor), call **800.895.2999**, or **911** in an emergency.

Beware of carbon monoxide.

Don't smell anything at all?

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.

Sewer problems? 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, **800.895.2999**, before anyone, including a plumbing contractor, 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 **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 are outside and safely away, call us at **800.895.2999** or call **911**.



DATA PRIVACY: YOUR PRIVACY IS IMPORTANT TO US – BECAUSE IT’S IMPORTANT TO YOU

INFORMATION ABOUT XCEL ENERGY’S PRIVACY PRACTICES

We understand that privacy is important to you, and we respect your privacy concerns. This section describes our privacy practices, including the choices you can make about how we use and share information about you. We will notify you in the event we make any substantial changes to our privacy practices.

Information we collect

We will only collect information about you that we need for our regulated business functions. This includes:

- Contact information
- Demographic data
- Other information from credit reporting agencies
- Details about your home and its energy-related equipment
- User name or ID and password for an account you may establish on our websites
- Your payment history and details, such as financial account information and billing address
- Information from you about the medical condition of individuals in your home (to the extent we need such information to promote your safety or the safety of Xcel Energy employees)
- Energy Usage Data specific to your account
 - The type of Energy Usage Data collected from utility meters and the frequency with which we collect that information varies depending on the type of meter installed. Our website, [xcelenergy.com](https://www.xcelenergy.com), provides more information about our metering technology (select Billing & Payment > Understanding Your Bill > Meter Information).
- Your Social Security Number (SSN)
 - We ask you to provide your SSN to verify your identity when establishing an account with us. We will not deny service to Minnesota residents if you refuse to provide a Social Security number to us.
 - As a Minnesota resident, you are not required to provide your SSN to us unless we need it to report to state and federal tax agencies.
 - We will only keep your full SSN for about 60 days. After 60 days or upon your request, we delete all but the last four digits of your SSN. We continue to use the last four digits to verify your identity on an ongoing basis, such as when you contact us or want to take action on your account. Note that any information stored on backup information systems, including SSNs, cannot be removed upon

request. This information is deleted on a set schedule in the ordinary course of business.

If you visit our websites or social media pages, we may collect additional information (such as IP address) by automated means. For more information on our Privacy Policy, please refer to [xcelenergy.com](https://www.xcelenergy.com), scroll to the bottom of the page and click on Privacy Policy.

You can access and share standard customer data reports for free. Your billing information can be obtained by using **My Account** at [xcelenergy.com](https://www.xcelenergy.com) at no additional charge, including downloading your Energy Usage Data using the Green Button. If you are already a My Account user, click on My Usage when you log in. You can sign up for My Account at [xcelenergy.com](https://www.xcelenergy.com).

How we use the information we collect

We will only use the information we obtain about you 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, provide customer support, improve our service and product offerings, protect against fraud and other risks, and comply with legal requirements. We may also supplement the information we have about you with additional data we

obtain from third parties to perform analytics (such as market research and trend analysis), which are intended to make our communications and the products and services we offer to you more relevant.

Information disclosures

Xcel Energy recognizes your expectation of privacy for your personal information and Energy Usage Data. We do not sell this information and will not disclose it to third parties except as described in our Privacy Policy, which is available at [xcelenergy.com/Privacy](https://www.xcelenergy.com/Privacy). This means that we will only disclose your information when permitted to or required by law or regulations, where it is necessary to provide you with service or operate our business (for example, to our billing vendors), or with your consent.

We may use your Energy Usage Data to create aggregated energy usage data reports, such as for reporting to government agencies and local government bodies. These reports help to explain general energy consumption and benchmark conservation or environmental programs. We maintain an individual's anonymity when generating aggregated data reports, including those designed to prevent the re-identification of the information. We do not identify an individual customer's Energy Usage Data, or a

specific customer or premise address associated with the reported energy usage in these reports.

You can choose to share certain information with third parties, including your Energy Usage Data, if you authorize this by submitting a specific consent form. Information on how to provide authorization and a model form are available at **xcelenergy.com** (select Billing & Payment > Customer Data Access). Make sure Minnesota is selected in the drop-down menu at the top of the page.

Before you give permission to disclose your information to a third party, you should consider how the third party wants to use information they are requesting. For example, depending on the type of metering equipment at your home or business, it may be possible to get insight into your daily activities through analysis of your Energy Usage Data.

Declining a third party request for the release of your information will not affect the provision of any service you receive from Xcel Energy. You may at any time end or limit any consent you provided that gives permission to a third party to access or use your information by sending a request to us at: **datarequest@xcelenergy.com** or P.O. Box 8, Eau Claire, WI 54702.

How we protect your information

We maintain administrative, technical and physical safeguards designed to protect the privacy and security of the information we maintain about you. Among other protections, these safeguards are designed to restrict access to your information to those Xcel Energy employees, other personnel, and contracted agents, that need access for an identified business purpose.

Please note that no electronic transmission of information can be entirely secure. We cannot guarantee that the security measures we have in place to safeguard information will never fail, or that those measures will always be adequate or effective.

If we experience a significant data breach that involves your personal information, we will notify you, as required by law.

Access and correction

You may request to review the information we maintain about you for our business purposes, and request that we make changes to incorrect information. Changes you request are done free of charge. You may use our **My Account** site or contact us at: **inquire@xcelenergy.com** or **800.895.4999** to request changes. In some cases we may deny your request to see information we keep on file about you, or your request to make changes to your information. If we deny your request to review or change information we have on file about you, we will notify you in writing of the reason for the denial. If you

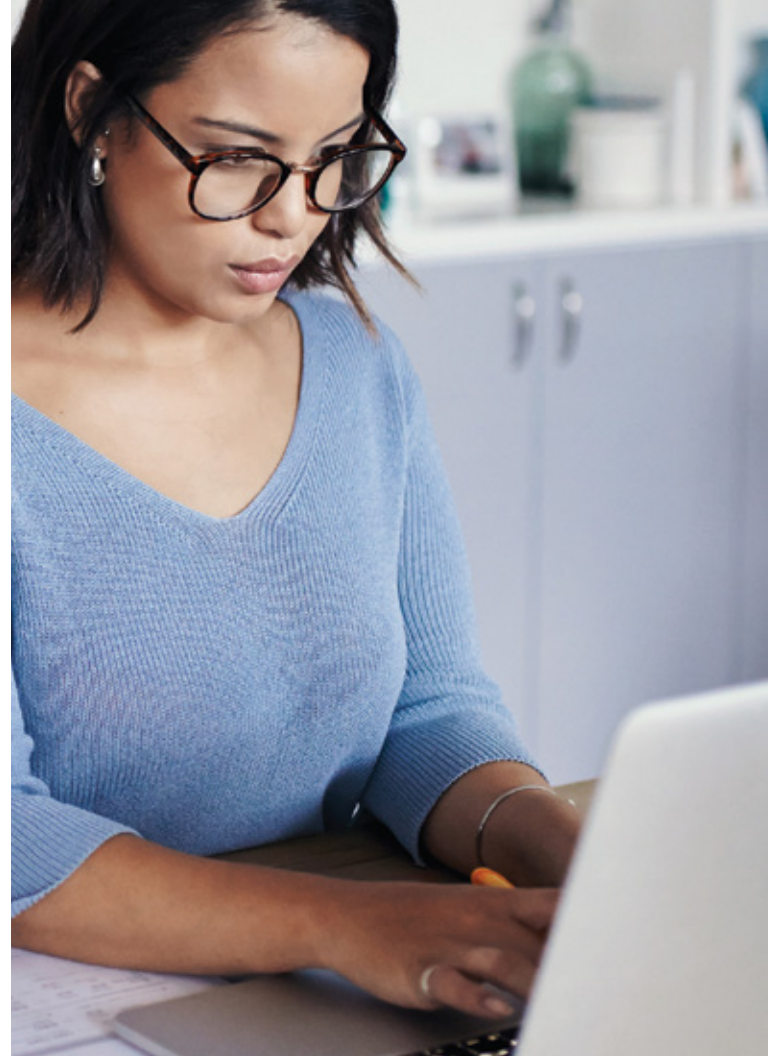
disagree with our reason(s) and we are unable to resolve the dispute within 45 days, you may contact the Minnesota Public Utilities Commission at **consumer.puc@state.mn.us** or **651.296.0406** or **800.657.3782**.

Scams

Be aware of scams targeting our customers across the states we serve. NEVER give out personal information, debit/credit card numbers or bank account numbers, or wire money as a result of an unexpected call. We contact customers initially by U.S. mail about past due bills — not over the phone — and send printed disconnection notices. You can always verify the status of your Xcel Energy account by using My Account, our mobile app, calling Xcel Energy Customer Service at **800.895.4999** or our Business Solutions Center at **800.481.4700** (M–F, 8 a.m.–5 p.m.). Visit **xcelenergy.com/Scams** for more information about how you can avoid scams.

More information

If you would like more information on privacy practices, have questions or comments about our Privacy Policy, or would like to update information we have about you or your customer data preferences, please call us at **800.895.4999** or send an email to **inquire@xcelenergy.com**. To review our Privacy Policy in its entirety, visit **xcelenergy.com/Privacy**.





ADDITIONAL INFORMATION

The information below is a series of company policies that are based on rules and regulations from the Minnesota Public Utilities 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 Minnesota Electric and Natural Gas Rate Books on our website [xcelenergy.com/Rates](https://www.xcelenergy.com/Rates).

MINNESOTA PUBLIC UTILITIES COMMISSION RULES AND REGULATIONS

Late payment charge (MN Rule 7820.5500):

Xcel Energy charges a late payment fee on unpaid amounts three days after the due date. Any unpaid balance of \$10 or more is subject to a 1.5% monthly (18% annually) late payment charge or \$1, whichever is greater.

Disputed bills (MN Rule 7820.2700):

A dispute concerning your bill or service might occur. If it does, you should immediately call the Xcel Energy Customer Care Center. In most cases, we can resolve the dispute at that time.

Whenever the customer advises the utility's designated service representative before the service disconnection that any part of the bill or service is in dispute, the utility shall:

- (a) Investigate the dispute promptly
- (b) Advise customer of investigation and its result
- (c) Attempt to resolve dispute
- (d) Withhold disconnection of service until the investigation is completed and the customer is informed of the findings in writing
- (e) Upon our findings, the customer must submit payment in full of any bill that is due.
- (f) If the dispute is not resolved to the satisfaction of the customer, he or she must submit the entire payment and may designate the disputed portion to be placed in escrow to us. Such payment shall be called an "escrow payment."

Escrow payments for disputes (MN Rule 7820.2800):

To submit a payment in escrow, the customer shall make payment of the amount due as shown on the bill through an escrow payment form, clearly marked and provided by the utility.

The escrow payment form must provide space for the customer to explain why the utility's resolution of the dispute

is unsatisfactory to the customer. The form must be in three copies, one of which will be retained by the customer. A copy of the escrow payment form must be forwarded by the customer to the Public Utilities Commission. Any escrow payment to the utility may be applied by the utility as any normal payment received by the utility. After escrow payment has been made, the customer and the utility may still resolve the dispute to their mutual satisfaction.

By submitting the escrow payment form to the Commission, the customer is deemed to have filed an informal complaint against the utility, pursuant to the Commission's rules of practice, parts 7829.0100 to 7829.3200. An informal complaint can be made without filing an escrow about a bill. Upon settlement of the dispute, any sum to which the customer is found to be entitled must be refunded to the customer and must be supplemented by an 8% per annum interest charge from the date of payment to the date of return by the utility.

When Xcel Energy requires a deposit or guarantee from a customer, it will explain the reasons in writing to the customer. Rather than a deposit, a written guarantee of payment from another source may be accepted.

Deposit and guarantee requirements (MN Rule 7820.4300-4400):

Xcel Energy might request a deposit from:

1. A customer, again requesting service, who left an unpaid utility bill from a previous account that is not in dispute.
2. A customer whose service we disconnected for an acceptable reason that is not in dispute.
3. A customer whose credit history shows that payment cannot be assured.
4. A customer whose utility service is disconnected or who is liable for disconnection because of non-payment of a bill that is not in dispute.
5. A customer whose utility service is disconnected or who is liable for disconnection for any acceptable or legal reason that is not in dispute.

Deposits (MN Rule 7820.4500):

If Xcel Energy requires a customer to make a deposit, it cannot exceed an actual or estimated two-month average bill. Deposits are in addition to payments of an outstanding bill. Deposits in excess of \$20 earn interest compounded

annually, payable from the date of deposit to the date of refund or disconnection. We will give the customer a receipt for the deposit. The Utility Deposit Interest Rate changes each year (MN. Stat. 325.02(b)).

This deposit shall be refunded after 12 consecutive months of prompt payment of all Xcel Energy utility bills. The deposit may be refunded or credited to the customer's bill at Xcel Energy's option. Deposits, plus interest, may be applied to a delinquent account at Xcel Energy's discretion with notice to the customer.

When the account is closed, Xcel Energy will apply the deposit, plus interest, as a credit toward the final bill and return any balance to the customer within 45 days of the closing date.

Notice of Disconnection (MN Rule 7820.2400):

All notices of disconnection will precede disconnection of service by at least five days, excluding Sundays and holidays. The notice will contain the date on or after which disconnection will occur, the reason for disconnection and ways to avoid it. Xcel Energy sends disconnection notices by first class mail or personal delivery by our representative.

Reasons for disconnection of service with notice (MN Rule 7820.1000):

Xcel Energy is reluctant to disconnect or refuse service, but there are circumstances and situations that will result in disconnection or refusal of service such as:

1. Failure to pay a bill (when delinquent amount exceeds deposit).
2. Failure to pay a deposit or provide a guarantee instead of a deposit.
3. Failure to make proper application for service.
4. Violation of Xcel Energy rules on file with the MPUC. (Rules are available for public review.)
5. Failure to allow Xcel Energy access to our equipment located on the customer's premises for inspection, meter reading, maintenance or replacement of equipment.
6. Breach of service contract.
7. Failure to furnish utility requested equipment and/or rights-of-way necessary to obtain service.
8. When the MPUC determines that there is willful wasting of service through improper equipment.
9. When necessary for the utility to comply with any order or request of any government authority having jurisdiction.

**Reasons for disconnection without notice
(MN Rule 7820.1100):**

1. Unauthorized use of or tampering with Xcel Energy's equipment.
2. In the event of a condition hazardous to the customer, to other Xcel Energy customers, to Xcel Energy equipment and to the public.

**Waiving right to disconnect; emergency status
(MN Rule 7820.2900):**

The customer may apply to the utility to waive its right to disconnect. If the utility refuses to waive its right to disconnect, the customer may apply to the Commission for emergency status. If the Commission determines the customer has a probable claim in the dispute and that hardship may result in the event of disconnection of service, it may declare an emergency status to exist and order the utility to continue service for a period not to exceed 30 days.

No obligation to suspend discontinuance of services unless current bills are paid (MN Rule 7820.3000):

Notwithstanding anything herein to the contrary, the utility shall not be obligated to suspend discontinuance of service upon the filing for review with the Commission, unless the customer shall pay, when due, all current bills rendered

during the pendency. If, following the first filing for review with the Commission, the same customer or any other person files for any subsequent review by the Commission pertaining to the same account, such subsequent filings shall not relieve the customer from the obligations to pay for service rendered after the first filing. If subsequent requests for review are filed during the pendency of the first review, all designated payments of portions thereof made after the first filing shall be considered to be made into escrow.

Complaint procedures (MN Rule 7820.0300):

If any complaint cannot be promptly resolved, the utility shall contact the customer within five business days and once every 14 calendar days thereafter, and advise the customer regarding the status of its investigation until:

- (a) The complaint is mutually resolved; or
- (b) The utility advises the customer of the results of its investigation and final disposition of the matter; or
- (c) The customer files a written complaint with the Public Utilities Commission or the courts.



CONTACTS: HOW TO REACH US

There are multiple ways to get in contact with us. Whether you need to report an outage, learn more about our rebate programs, or ask a question about your bill, we're here for you. Find your everyday contact information below:

PHONE NUMBERS

Electric Emergency/Power Outage:	800.895.1999
Gas Emergency/Gas Odor:	800.895.2999
Medical or Life-Threatening Emergency:	911
Residential Customer Service:	800.895.4999
Call Before You Dig:	811
Builders Call Line:	800.628.2121

ADDRESSES

Questions by email:

CustomerService@xcelenergy.com

General correspondence:

Xcel Energy, 414 Nicollet Mall, Minneapolis, MN 55401

Account-related questions:

Xcel Energy, P.O. Box 8, Eau Claire, WI 54702-0008

Payment:

Xcel Energy, P.O. Box 9477, Minneapolis, MN 55484-9477

OTHER RESOURCES

The Minnesota Public Utilities Commission regulates Xcel Energy. Consumers may contact the PUC at:

Minnesota Public Utilities Commission
Consumer Affairs Office
121 Seventh Place E. Suite 350
St. Paul, MN 55101
Internet: mn.gov/puc/
Email: consumer@puc@state.mn.us
Phone: 651.296.0406 or 800.657.3782



