



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.



TABLE OF CONTENTS

	BILLING AND PAYMENT BREAKDOWN	
	Understand your bill and energy use	4
	Payment options	7
	YOUR HOME ENERGY SOLUTIONS	
	Where to start with energy efficiency and renewable energy	9
	Additional services	11
	ELECTRIC AND GAS OUTAGES: USEFUL INFORMATION	
	Preparing for an outage	12
	What to do when your power goes out	12
	SAFETY IN OUR COMMUNITY	
	Staying safe outside	14
	Staying safe inside	16
	DATA PRIVACY	
	Information about Xcel Energy's privacy practices	19
	ADDITIONAL INFORMATION	
	South Dakota Public Utilities Commission Rules and Regulations	20
	CONTACTS: HOW TO REACH US	
	Ways to contact us	22



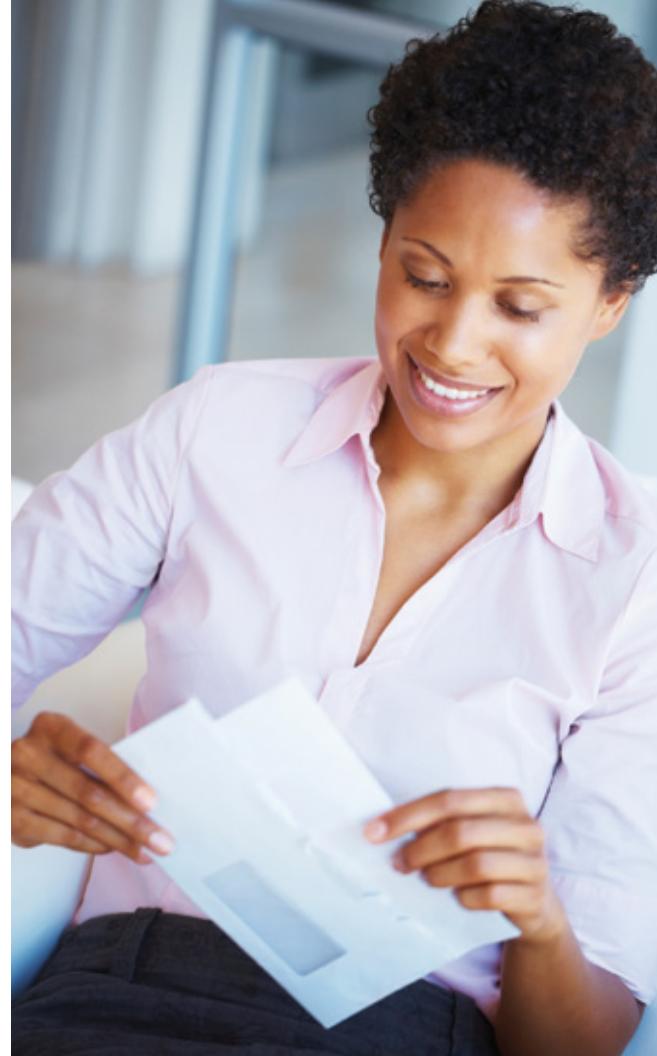
BILLING AND PAYMENT BREAKDOWN

We're an investor-owned energy company, which means we're regulated by the South Dakota Public Utilities Commission and they must approve the prices we charge our customers. That said, we also have a 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

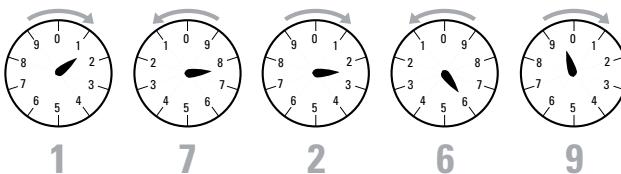
We read your meter once a month and determine the amount of energy you've used by subtracting the previous reading from the current one. Most meters are read through a wireless signal.

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** 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**.



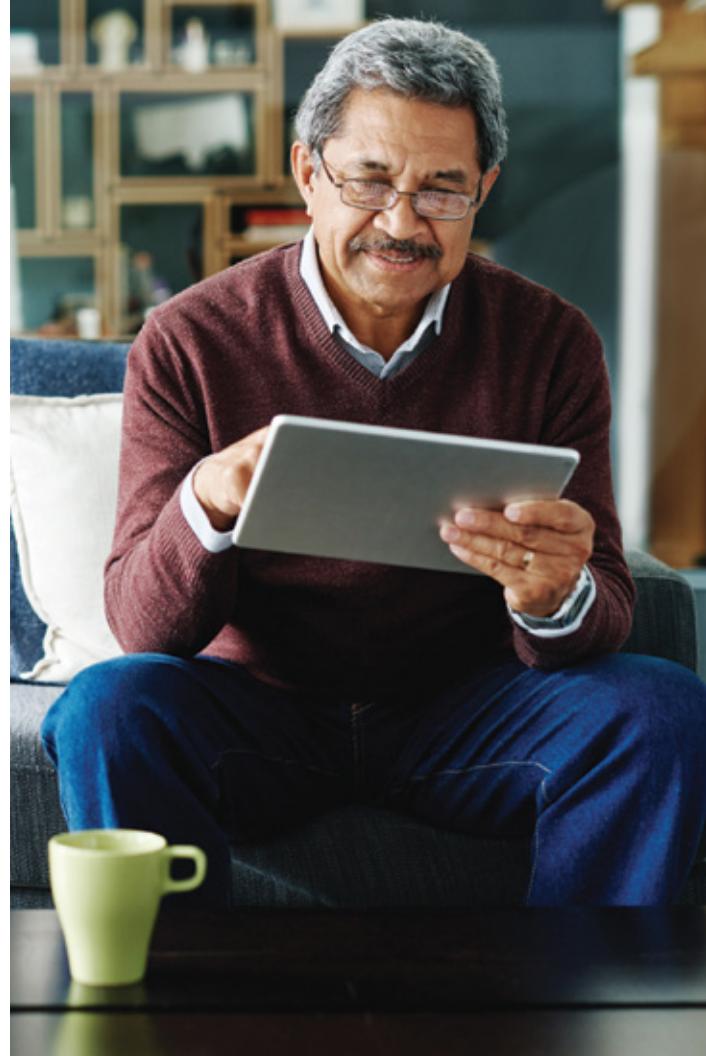
For more details about how your bill is calculated, visit xcelenergy.com/BillInfo.

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** 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/AveragedMonthlyPayment 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** 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** 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. 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
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/Checklist** 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** 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**
 - Text 'Out' to **989-36**
 - Call **800-895-1999**
2. **Outage Checklist:** Check out our Outage Checklist at **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 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 Wisconsin, Michigan and Colorado) 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 to set up and maintain your account

We collect information such as contact information, demographic 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 may also collect information from you about the health or 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.

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 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/Privacy**. 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

SOUTH DAKOTA PUBLIC UTILITIES COMMISSION RULES AND REGULATIONS

Deposit and Guarantee Requirements

(SD Rule 20:10:19:02–20:10:19:12):

Xcel Energy might request a deposit from:

- A customer or former customer whose service we disconnected for non-payment in the last year of service.
- A customer to whom Xcel Energy has mailed or delivered three or more disconnection notices in the last year of service.
- A customer who has a delinquent Xcel Energy account that is not in dispute.
- A new customer with unknown credit history.

Failure to provide a deposit in these cases could result in disconnection or refusal of service. If Xcel Energy requires a customer deposit, it shall not exceed one-sixth of the estimated annual bill. Xcel Energy will give the customer a receipt for the deposit. Interest earned on the deposit, from the date of deposit, is applied to the customer's account in December of each year. A customer can establish satisfactory credit after 12 consecutive months of satisfactory payments.

At that time, Xcel Energy will refund the deposit, plus accrued interest. If service is terminated before credit is established, Xcel Energy will apply the deposit, plus interest, to the final bill and will refund any balance. If a customer is unable to pay the full amount of a deposit, Xcel Energy shall accept payment of the deposit in installments over a period of not more than four months.

Xcel Energy may accept from residential customers a written guarantee of payment from another party in place of a deposit. Residential customers may choose an early payment schedule in lieu of a deposit. Under this schedule, early disconnection shall be proper when a customer fails to pay a bill within a minimum of five working days. Xcel Energy may require customers to stay on this schedule until they establish satisfactory payment records. Upon evidence of unsatisfactory credit, the method of establishing credit becomes the company's choice.

Early Payments List (SD Rule 20:10:19:05)

The requirement of an early payment of bills may be applied in lieu of a deposit. For early payment, early disconnection shall be proper when a customer fails to pay a bill within a minimum of five working days. However, placement on an

early payment plan shall only apply to those from whom a utility may, in accordance with this chapter, require a deposit, and such treatment shall end when an applicant or customer establishes credit that would under § 20:10:19:11 result in the return of a deposit.

Disputed Bills (SD Rule 20:10:17:12)

A dispute concerning your bill or service might occur. If it does, you should immediately call the Xcel Energy customer service center. In most cases, we can resolve the dispute at that time. If not, Xcel Energy will investigate the dispute, tell you what we discover and try to reach a resolution. If we cannot resolve the dispute, Xcel Energy will not disconnect your service if you pay the undisputed portion of the bill and appeal to the South Dakota Public Utilities Commission for resolution of the dispute within 10 working days after we send you a disconnection notice.

Inquiries and Complaints (SD Rule 20:10:17:12, 20:10:01:07.01, 20:10:01:08.01)

The South Dakota Public Utilities Commission regulates Xcel Energy, which is committed to equitable and nondiscriminatory application of its policies to all customer and applicants. The Commission is available for mediation and appeal.

South Dakota Public Utilities Commission
500 E. Capitol Ave. Pierre, SD 57501-5070
605-773-3201 or 800-332-1782

Please reference the “**Contacts: How to reach us**” section for ways to report an emergency, make an inquiry, or submit a complaint to Xcel Energy.



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

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



