



Welcome Home!

**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](https://www.xcelenergy.com/MyAccount).

Download our free mobile app to easily manage your account and report outages (My Account registration is required).
Visit: [xcelenergy.com/Mobile_App](https://www.xcelenergy.com/Mobile_App).



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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.

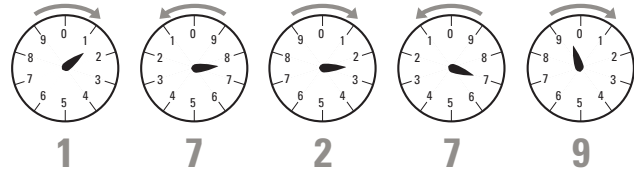
If our meter readers are not able to get to your meter:

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

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/Payment](https://www.xcelenergy.com/Payment).

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.
- **Auto pay**—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 typically a small fee.

On your mobile

Our mobile app makes it easy to manage your account and pay your bills through your mobile device. Download it for free today or get more information at [xcelenergy.com/Mobile_App](https://www.xcelenergy.com/Mobile_App). To sign in, use your My Account username and password. Don't have a My Account username or password, yet? Register through the mobile app or visit [xcelenergy.com/MyAccount](https://www.xcelenergy.com/MyAccount).

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 800.895.4999.**

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**

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.

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.



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](https://www.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.

Help 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.

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
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](https://www.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/Storm_Center](https://www.xcelenergy.com/Storm_Center)** for access to helpful resources.
- **Use our mobile app** to easily report outages, view and search outage information, and sign up for outage notifications. Need to download the app? Visit **[xcelenergy.com/Mobile_App](https://www.xcelenergy.com/Mobile_App)**.

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](https://www.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.

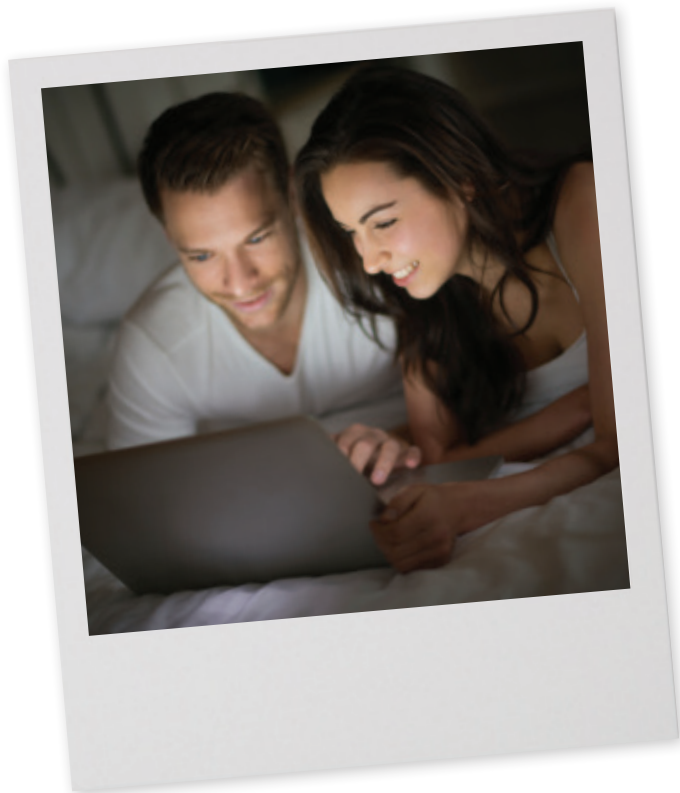
What to do if your power goes out

Always report your outage. The sooner we know about it, the sooner we can start working on restoration:

- Visit **[xcelenergy.com/Outages](https://www.xcelenergy.com/Outages)** or **download our mobile app** to use our easy reporting tool.
- **Call** our (automated response) electric outage line at **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](https://www.xcelenergy.com/Outages)**. See where outages are happening and get estimated restoration times.
- Connect with us on social media to see the latest information on large scale outages from our local team.



I 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. Please 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 wires, 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 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. 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 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 excavating 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. But remember: even if a marker is present, you're still required by law to call **811** and wait 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. 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:

- 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 **800.895.2999**, or 911 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 **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.

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, **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 **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're outside and safely away, call us at **800.895.2999** or call 911.

■ 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 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](https://www.xcelenergy.com). 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 for reference

Your rights & responsibilities as an Xcel Energy customer

Michigan Public Utilities Commission rules & regulations.

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

The rates that Xcel Energy charges its customers have been approved by the Michigan Public Service Commission. Complete rate schedules can be obtained by visiting our website, [xcelenergy.com](https://www.xcelenergy.com). Got to the "About Us" tab and click on "Rates, Rights & Service Rules." You may also call Xcel Energy. Where optional rates are available, an Xcel Energy representative will be glad to assist you in choosing the most appropriate rate.

Billing procedures and estimation standards. (MI Rule 460.2145, Rule 45-3a)

Please refer to the "Billing & payment snapshot" section for details on billing procedures.

Estimated billing

The amount of electricity or natural gas used by a customer during a billing period is normally determined by a utility employee who periodically reads the customer's meter. You may also receive an estimated bill if extreme weather conditions, emergencies or other such circumstances prevent actual reading of your meter. Bills that are determined on the basis of an estimated meter reading will be identified as such. Estimated readings will be identified on the bill as "estimate." If your bill for a billing period is based on estimated usage, the bill that follows the next actual reading of your meter will be adjusted so that you will pay only for the electricity or natural gas you actually used.

Verifying billing accuracy (MI Rule 460.2145, Rule 45-3b)

If you believe a mistake has occurred in your bill, make sure the meter number shown on the bill is the same number that appears on your meter. Then check the meter reading as it should be somewhat higher than the most recent reading printed on the bill. If the meter number and/or reading do not agree with the numbers shown on your bill, Please notify Xcel Energy's billing department immediately. In most cases, your bill is itemized and verification of accuracy can be made by simply extending the calculations shown on your bill. If your bill is not itemized, or you would like help in verifying the accuracy, you may call Xcel Energy or contact the Michigan Public Service Commission office for assistance.

Recovery factor (MI Rule 460.2145, Rule 45-3c)

Each utility bill reflects an adjustment by which the utility passes along certain increased or decreased costs of providing energy to customers. These adjustments vary up or down to some extent each month and are examined by the Michigan Public Service Commission. These costs include the cost of fuel, electric generation, purchased power or purchased gas from a base level. These adjustments cover only charges in the base cost to provide service. Detailed

information on how to calculate the adjustment is available upon request.

Customer payment standards and procedures (MI Rule 460.2145, Rule 45-3d)

Please refer to the “**Billing & Payment Snapshot**” section for an explanation of payment options.

Deferred payment agreements.

These agreements are designed to help customers pay off overdue bills in installments and the utility is required to offer them to residential customers. When you agree to make a reasonable down payment on a bill and to pay the remaining amount in reasonable installments, plus your current bill or budget payment, your service may not be disconnected. “Reasonable amounts” are determined by considering size of amount due, ability to pay, payment history, amount of time the debt has been outstanding, reasons why the debt has been outstanding and any other significant factors. When the utility offers a deferred payment agreement, a paragraph containing the following must appear in large print above the space for the customer’s signature. “IF YOU ARE NOT SATISFIED WITH THIS AGREEMENT, DO NOT SIGN. YOU MAY FILE AN INFORMAL COMPLAINT AND HAVE A HEARING BEFORE A UTILITY HEARING OFFICER BEFORE YOUR SERVICE MAY BE TERMINATED. IF YOU DO SIGN THIS AGREEMENT, YOU GIVE UP YOUR RIGHT TO AN INFORMAL HEARING BEFORE A UTILITY OFFICER ON ANY MATTER INVOLVED IN THIS DISPUTE EXCEPT THE UTILITY’S FAILURE OR REFUSAL TO FOLLOW THE TERMS OF THIS AGREEMENT.”

Security deposits & standard guarantees (MI Rule 460.2145, Rule 45-3e)

Security deposits.

The utility will pay interest on security deposits semiannually at a rate set by the Michigan Public Service Commission. Interest earned will be credited to the customer’s service account. Upon termination of service, the deposit with accrued interest shall be credited to the final bill and the balance shall be returned promptly to the customer. Deposits will automatically be refunded by the utility after 12 consecutive months during which time you have paid your bills in a timely manner.

Guarantee instead of a deposit.

Instead of a deposit, you may have someone else sign a guarantee that your utility bills will be paid. This person is known as a “guarantor.” The guarantor is given a copy of the agreement stating its terms and the maximum amount guaranteed. Most agreements are made for one year and can be renewed if required. However, an agreement involving tampering with utility equipment or for unauthorized use is usually retained two years. Anyone who now has an Xcel Energy residential account over one year and is in good credit standing can be a guarantor. You and the guarantor are jointly responsible for paying your utility bills. When 12 consecutive bills in a 24 months period are paid on time, the guarantor will be released from the agreement.

Shutoff and restoration of service (MI Rule 460.2145, Rule 45-3f)

Discontinuation of service.

The Utility, under various circumstances, may discontinue a residential customer’s service. Service can be shut off for customers who:

- Have an unpaid past due energy bill that accrued in the past six years
- Fail to pay a requested security deposit or provide a guarantor
- Tamper with a meter or otherwise use our service in an unauthorized manner
- Fail to keep the terms of a Settlement Agreement
- Refuse access to meter or other equipment located on the customer's property
- Misrepresent their identity when applying for service
- Have requested that their service be shut off
- Have been a household member when another current household member incurred an undisputed past-due bill that remains unpaid
- Endanger anyone's personal safety or the operation of utility systems through misuse

Service cannot be shut off if the customer:

- Fails to pay for merchandise, appliances or other services that are not part of basic utility service
- Fails to pay for energy used by another person, such as a tenant.

However, service can be shut off if:

- 1) Customer provides a written statement, made under oath, that the premises are unoccupied

- 2) Tenant agrees in writing to shut-off of service
- 3) Service cannot be provided to the tenant as a customer without a major revision of existing distribution facilities

- Participates in the Winter Protection Plan
- Has notified us of a medical emergency in the home
- Has advised us that an unpaid bill is in dispute
- Has not paid for concurrent service at another location
- Has not paid for a different class of service at the same or another location
- A customer, spouse of a customer or a customer with a spouse who is called to full-time active military service by the president of the United States or the governor of Michigan during a time of declared national emergency or war
- If you choose to use the Third-Party Notification Service we will mail a copy of any shut-off notice we send you to a consenting friend or relative. The third party is not obligated to pay your bill; however, the notification gives them time to act on your behalf.

Discontinuation notice.

If the utility is forced to discontinue service to you, a notice of discontinuation will be mailed or served personally to you at least 10 days before the day of discontinuation. Not less than 30 days before the proposed discontinuance of service to a single-metered dwelling used as a residence for three or more

families, a utility will mail or deliver a notice to each dwelling unit that indicates that the customer of record, the landlord, has failed to pay an outstanding bill and is subject to termination of service on or after the specified date.

Discontinuation procedure.

Prior to physical discontinuation, the utility will attempt to notify you by telephone of the proposed discontinuation and describe the action which you can take to prevent service discontinuation. Discontinuation will occur only between the hours of 8 a.m. and 4 p.m., and only when utility employees are available for reconnection of discontinued service. When disconnecting service at the premises, the utility representative will use proper identification and state that the purpose of their call is to physically terminate service. Service will not be terminated if you have evidence which reasonably indicates that the outstanding utility bills are either paid or are in dispute. The employee may be authorized to accept payment, together with a reasonable charge, for sending the employee to the premise to allow the service to continue. Payment may be made in any reasonable manner, including by personal check, provided no insufficient funds check has been used for utility payments in the past three years. Shut off of service will be postponed for a reasonable period of time, but not more than 21 days, if the customer produces a physician's letter or notice from a public health or social service official stating that shut off of service will aggravate an occupant's existing medical condition.

Restoration of service.

Where utility service is discontinued, it will be restored upon the customer's request after the cause for discontinuation has been corrected or credit arrangements satisfactory to Xcel Energy have been made. A notice that service has been discontinued will be left at your premises. Every effort will be made to

restore service on the day restoration is requested and, in any event, restoration will be made no later than the first working day after the day of the request of the customer. The customer will be charged a reconnection fee as provided in the tariffs on file with the Michigan Public Service Commission.

Inquiry, service and complaint procedures (MI Rule 460.2145, Rule 45-3g)

Please refer to the "**Contacts: how to reach us**" section for details on how to make inquiries to Xcel Energy.

You can reach the Michigan Public Utilities Commission as follows:

Michigan Public Utilities Commission
P.O. Box 30211
Lansing, MI 48909
Toll Free 1-800-292-9555

Customer complaint and dispute procedure.

When you contact the utility to say that you do not agree with a utility bill or matter relating to your utility service, that disagreement is called a "dispute." During the time that you and the utility or the Commission are working on a dispute, you may not be disconnected.

You are responsible for paying all charges on time that are not being disputed. The utility is required to follow these dispute procedures:

- It must record the date, time and place the complaint is made.

- It must look into your complaint promptly and completely.
- It must tell you the results of this investigation.
- It must try to settle the problem in a manner mutually satisfactory to both parties.
- It must give you a chance to make a deferred payment agreement if you are behind on your bill.

If a resolution of your complaint cannot be reached, the utility will inform you of your right to a hearing before a Utility Hearing Officer. If you wish to have a hearing of your complaint, you must so inform the utility within five days from the date you are informed of your right to the hearing. (If you request a hearing regarding the amount of your bill, you must pay the utility within 10 days of the date that the hearing is requested any amount owed which represents that part of the bill not in dispute.) Failure to make timely payment of the amount due will result in your losing your right to have a hearing before a Utility Hearing Officer. If any dispute is ultimately resolved in your favor, the utility will refund any money owed you with interest from the date paid at a rate set by the Michigan Public Service Commission. If the parties are unable to mutually determine the amount not in dispute, you must pay 50 percent of the bill in dispute, not to exceed \$100 per billing period, which will represent the amount not in dispute.

Hearing procedure.

Hearings held before a Utility Hearing Officer involve:

- Notice of the Utility Hearing: At least 10 days prior to the hearing, notice confirming the hearing date will be mailed to you by the Utility Hearing Officer.

This notice shall contain a description of the procedures to be used. Failure of either the utility or the customer to appear without due cause will result in the forfeiture of the right to a hearing for the absent party.

- Hearing: Hearings will be conducted in an informal manner during normal business hours at the utility's office most convenient for the customer. You have the right to represent yourself or to be represented by counsel or by another person of your choice. Both you and the utility will have an opportunity to review documents and data to be presented at the hearing and review the list of witnesses to be heard. Such review should be completed at least two days prior to the hearing date. During the hearing, both you and the utility will have the right to present evidence and testimony, make oral arguments and question the witnesses appearing on behalf of the other party. All witnesses will testify under oath. Upon hearing all the evidence, the Utility Hearing Officer will state findings and decision orally and then issue a written complaint determination. Unless appealed by either party within seven days, the complaint determination will be binding.
- Settlement Agreement: Prior to the Utility Hearing Officer's issuance of a complaint determination, the Utility Hearing Officer may propose a settlement to resolve all issues in dispute. If accepted by both parties, a Settlement Agreement stating the agreed to provisions will be signed by both parties and will be binding on both parties.

Appeal of a utility hearing officer's decision: Informal appeal.

If either party is dissatisfied with the decision of a Utility Hearing Officer, an appeal of the decision may be made within seven days from the date of service of the Complaint Determination to the Consumer Services Division of the

Michigan Public Service Commission. An appeal may be either written or made by telephone, internet, fax, or in person to the Consumer Services Division of the Michigan Public Service Commission. The case will be reviewed by a Complaint and Information Officer of the Consumer Services Division who may request additional information or hold an informal conference. Should a conference be held, you may represent yourself, be represented by counsel or by another person of your choice. You may also present oral or written evidence and dispute the evidence of the other party. New facts or circumstances of the dispute may be presented by either party to the Consumer Services Division Complaint and Information Officer if it is important to the dispute and could not reasonably have been offered at the prior hearing before the Utility Hearing Officer. The failure of either you, or the utility, to appear at any such conference without good cause or prior request for adjournment will result in a forfeiture of the absent party's right to appear at the conference. The Complaint and Information Officer will issue a written informal appeal decision within 30 days following the filing of a certified record. A copy of the informal appeal decision will be either mailed or served personally upon you. Unless formally appealed by either party to the Michigan Public Service Commission within 10 days thereafter, the informal appeal decision will be binding.

**Appeal of a utility hearing officer's decision:
Formal appeal.**

If either party is dissatisfied with the informal appeal decision of the Complaint and Information Officer, a formal appeal may be filed in accordance with the Michigan Public Service Commission's rules of Practice and Procedure. A copy of the Commission's Rules of Practice and Procedure can be obtained from the Michigan Public Utilities Commission.



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..... **800.895.1999**
Gas Emergency/Gas Odor **800.895.2999**
Residential Customer Service **800.895.4999**
Business Solutions Center (8 a.m. – 5 p.m.) **800.481.4700**
In any medical emergency, always call **911**.

- **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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