



SERVICE ADDRESS	ACCOUNT NUMBER	DUE DATE	
ERIN SCHNOOR 40 LAKE AVE W APT 3 MINNESOTA LAKE, MN 56068	51-0013290833-6	11/06/2024	
	STATEMENT NUMBER	STATEMENT DATE	CREDIT AMOUNT
	898105987	10/10/2024	-\$5.95 CR

YOUR MONTHLY ELECTRICITY USAGE



DAILY AVERAGES	Last Year	This Year
Temperature	65° F	68° F
Electricity kWh	19.1	24.8
Electricity Cost	\$3.46	\$1.06

SUMMARY OF CURRENT CHARGES (detailed charges begin on page 2)

Electricity Service	09/10/24 - 10/09/24	720 kWh	\$131.25
Other Recurring Charges			-\$100.54 CR
Current Charges			\$30.71

ACCOUNT BALANCE (Balance de su cuenta)

Previous Balance	As of 09/10	-\$36.66 CR
No Payments Received		\$0.00
Balance Forward		-\$36.66 CR
Current Charges		\$30.71
Amount Due (Cantidad a pagar)		-\$5.95 CR

QUESTIONS ABOUT YOUR BILL?

See our website: xcelenergy.com
 Call Mon - Fri 7 a.m.-7 p.m. or Sat 9 a.m.-5 p.m.
 Please Call: 1-800-895-4999
 Español: 1-800-687-8778
 Or write us at: XCEL ENERGY
 PO BOX 8
 EAU CLAIRE WI 54702-0008



INFORMATION ABOUT YOUR BILL

No amount due at this time.

RETURN BOTTOM PORTION WITH PAYMENT ONLY • PLEASE DO NOT INCLUDE OTHER REQUESTS • SEE BACK OF BILL FOR CONTACT METHODS



ACCOUNT NUMBER	DUE DATE	CREDIT AMOUNT	AMOUNT ENCLOSED
51-0013290833-6	11/06/2024	-\$5.95 CR	Credit Do Not Pay

No payment is due this month.

NOVEMBER						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

----- manifest line -----



ERIN SCHNOOR
 PO BOX 12
 MINNESOTA LAKE MN 56068-0012



XCEL ENERGY
 P.O. BOX 4176
 CAROL STREAM IL 60197-4176

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--- no inserts ---



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SERVICE ADDRESS: 40 LAKE AVE W APT 3 MINNESOTA LAKE, MN 56068
 NEXT READ DATE: 11/11/24

ELECTRICITY SERVICE DETAILS

PREMISES NUMBER: 303081044
 INVOICE NUMBER: 1137450626

METER READING INFORMATION

METER 63673242			
Read Dates: 09/10/24 - 10/09/24 (29 Days)			
DESCRIPTION	CURRENT READING	PREVIOUS READING	USAGE
Total Energy	38532 Actual	37812 Actual	720 kWh

ELECTRICITY CHARGES

RATE: Residential Service

DESCRIPTION	USAGE UNITS	RATE	CHARGE
Basic Service Chg			\$6.00
Energy Charge Summer	496.55 kWh	\$0.130690	\$64.89
Energy Charge Winter	223.45 kWh	\$0.082150	\$18.36
Fuel Cost Charge	720 kWh	\$0.033250	\$23.94
Sales True Up	720 kWh	-\$0.000150	-\$0.11 CR
Affordability Chrg			\$2.12
Resource Adjustment			\$7.61
Subtotal			\$122.81
State Tax		6.875%	\$8.44
Total			\$131.25

OTHER RECURRING CHARGES DETAILS

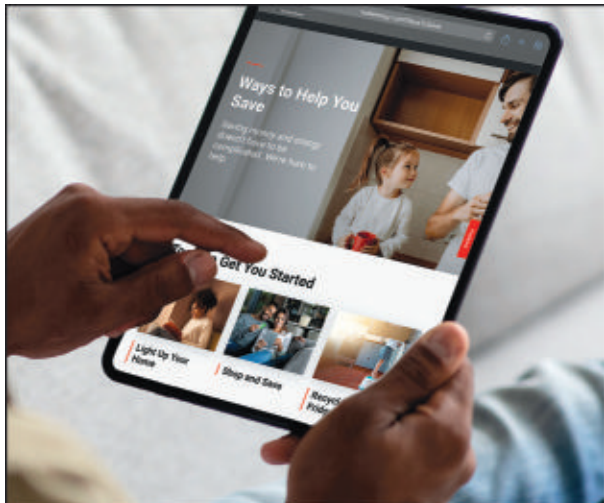
DESCRIPTION	CHARGE
Solar* Rewards Community Solar	
Production Credit	
Solar Production Period	September 2024
SRC083242 Production Credit	905 kWh x -0.111100
Total	-\$100.54 CR



WARNING SIGNS OF A GAS LINE LEAK

These may or may not all be present in every circumstance.

- Smell** There may or may not be an odor like rotten egg or sulfur.
- Sight** There may or may not be dirt spraying in the air, continual bubbling in a pool of water, or dying/dead vegetation for no apparent reason.
- Sound** There may or may not be a slight hissing to a loud roar.



WANT HELP MANAGING YOUR ENERGY BILL?

Let us help. From bill stabilization, to payment assistance, and checking your usage rates, we have solutions that are right just for you.

Find out more at xcelenergy.com/WaysToSave.



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INFORMATION ABOUT YOUR BILL

The cost of electricity is comprised of three main parts: generation, transmission and distribution. For average residential customers, each component's share of the total cost is: 49% generation, 12% transmission and 39% distribution.

This bill includes a credit for service under performance as part of our Service Quality Tariff. The credit is shown on your bill as "Service Quality Credit."

Different fuel sources are used to generate electricity, and they produce different air emissions. For updated environmental information for 2023, go to: xcelenergy.com/MNEnvironmentalDisclosure. If you don't have internet access, please contact us at 800.895.4999 and we can provide you with this information.

MANAGE YOUR BILL EFFECTIVELY

It's the perfect time to learn about ways to manage your energy payments.

Check out xcelenergy.com/MyBill.



ENROLL IN AUTO PAY

NO LATE FEES, NO WORRIES.

With Auto Pay, payments post to your Xcel Energy account on the due date.

Automated Bank Payments appear on your billing statement to ensure your enrollment is in effect.

To enroll in Auto Pay online, visit xcelenergy.com/AutoPay, or scan the QR code to visit our Auto Pay enrollment page. For more information call **800-895-4999**.



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10/10/2024

51-0013290833-6

IMPORTANT PHONE NUMBERS

Electric Emergencies:	800.895.1999	24 hours, 7 days a week
Natural Gas Emergencies:	800.895.2999	24 hours, 7 days a week
Residential Customer Service:*	800.895.4999	7 a.m.–7 p.m., Mon.–Fri. 9 a.m.–5 p.m., Sat.
Business Solutions Center:*	800.481.4700	8 a.m.–5 p.m., Mon.–Fri.
TTD/TTY	800.895.4949	24 hours, 7 days a week
Call Before You Dig	811	24 hours, 7 days a week

*Register any inquiry or complaint at the above.

IMPORTANT ADDRESSES

General Inquiries*

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

Payments

Xcel Energy
PO BOX 4176
CAROL STREAM, IL 60197-4176
Please include stub for faster processing.

GENERAL INFORMATION

City Fees

A fee some cities impose that Xcel Energy collects from customers and pays directly to the city.

Electronic Check Conversion

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

Environmental Information

Fuels used to generate electricity have different costs, reliability and air emissions. For more information, contact Xcel Energy at 800.895.4999 or online at xcelenergy.com. You can also contact the Minnesota Department of Commerce at <http://mn.gov/commerce/> or the Minnesota Pollution Control Agency at <https://www.pca.state.mn.us/quick-links/electricity-and-environment>.

Estimated Bills

Xcel Energy attempts to read meters each month. If no reading is taken, Xcel Energy estimates your month's bill based on your past use.

Governing Regulatory Agency

The Minnesota Public Utilities Commission regulates this utility and is available for mediation. MPUC: 121 7th Place E., Suite 350, St. Paul, MN 55101-2147 – <http://mn.gov/puc/>.

Late Payment Charge

Xcel Energy will assess a late payment charge on unpaid amounts two working days after the due date. The late payment charge is 1.5% monthly or \$1, whichever is greater. No late payment charge will be assessed if the unpaid amount is less than \$10.

Payment Responsibility

If the name on the front of your bill is not that of a person or business who has payment responsibility, call Xcel Energy at 800.895.4999.

Further information is available to customers upon request.

ABOUT YOUR ELECTRIC RATES

Affordability Charge

A surcharge to recover the costs of offering bill payment assistance and discount programs for low-income customers.

Basic Service Charge

Fixed monthly charge for certain fixed costs (metering, billing, maintenance, etc.)

Conservation Improvement Programs

Minnesota law requires Xcel Energy to invest in programs that help customers save energy.

Decoupling Adjustment

A credit or surcharge to residential and non-demand business customers that separates the recovery of fixed costs from sales, adjusted annually based on the average use of each of these two customer classes.

Demand Charge

Charge to commercial and industrial customers for the fixed costs of the electric capacity required to meet the peak electric loads on Xcel Energy's system. The charge, which is adjusted seasonally, applies to the highest 15 minute kW demand during the billing period.

Energy Charge

Charge per kWh of electricity usage to recover the variable costs of producing energy.

Fuel Cost Charge

Charge per kWh to recover the costs of fuel needed to run Xcel Energy's generating plants, as well as the cost of purchasing energy from other suppliers.

kWh

One kilowatt-hour (kWh) is a unit of electrical usage. One kWh equals 1,000 watts of electricity used for one hour. This is enough electricity to light a 100-watt light bulb for 10 hours.

Meter Reading Information

Smart meters track your energy use in 15-minute intervals. Your bill is based on the total kWh you used in each 15-minute interval in the billing period.

Mercury Cost Recovery

Minnesota law allows Xcel Energy to recover costs related to reducing Mercury emissions at two of Xcel Energy's fossil fuel power plants.

Renewable Development Fund

Minnesota law requires Xcel Energy to allocate money to support research and development of renewable energy technologies, grid modernization, and other projects that increase system efficiency.

Renewable Energy Standard

Minnesota law allows Xcel Energy to recover the costs of new renewable generation.

Resource Adjustment

This includes costs related to: Conservation Improvement Programs, Mercury Cost Recovery, Renewable Development Fund, Renewable Energy Standard, State Energy Policy, Transmission Cost Recovery.

State Energy Policy

Minnesota law allows Xcel Energy to recover costs related to various energy policies approved by the Legislature.

Transmission Cost Recovery

Minnesota law allows Xcel Energy to recover costs associated with new investments in the electric transmission system necessary to deliver electric energy to customers.

WindsorSource®

WindsorSource is an optional program where you choose how much wind energy you would like to support. You can choose a fixed number of WindsorSource blocks (100 kWh each) or choose a 100% WindsorSource option.

ABOUT YOUR NATURAL GAS RATES

Basic Service Charge

Monthly charge for certain fixed costs (metering, billing, maintenance, etc.)

Charge per therm

Charge to recover the cost of natural gas purchases from wholesale suppliers and delivered to Xcel Energy's distribution system via pipeline. This charge is adjusted each month.

Conservation Improvement Programs

Minnesota law requires Xcel Energy to invest in programs that help customers save energy.

Distribution Charge

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

Gas Affordability Program

A surcharge to recover the costs of offering a low-income customer co-pay program designed to reduce natural gas service disconnections. Billed to all non-interruptible customers.

Gas Utility Infrastructure Costs

Minnesota law allows Xcel Energy to recover MPUC-approved costs of assessments, modifications, and replacement of natural gas facilities as required to comply with state and federal pipeline safety programs.

Heat Content Adjustment

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

New Area Service/Extension Surcharge

Monthly charge for extending natural gas service to areas where the cost would otherwise have been prohibitive under Company's present rates and service extension policy.

Pressure Correction Adjustment

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

Resource Adjustment

This includes costs related to Conservation Improvement Programs, Gas Utility Infrastructure Costs and State Energy Policy Rider.

State Energy Policy

Minnesota law allows Xcel Energy to recover costs related to various energy policies approved by the Legislature.

Therm

A therm is a unit of heating value equal to 100,000 British Thermal Units (BTUs). Since natural gas meters measure the volume of natural gas consumed in cubic feet, the Heat Content Adjustment is used to determine how much heat, in therms, is contained in the volume consumed.

PAYMENT OPTIONS *Learn more at xcelenergy.com/payment*

Standard Payment Options: (No fees apply)

- **My Account/eBill/Mobile App** — View/pay your bill electronically, view energy usage and access account information.
- **Auto Pay** — Automatically pay your bill directly from your bank account.
- **Pay By Phone** — Make your payment by phone from your checking or savings account by calling 800.895.4999.
- **Pay By Mail** — Return the enclosed envelope and attached bill stub with your payment. Apply proper postage.
- **Bank View and Pay** — View and pay your bills online through a third-party vendor.

Other Payment Options (Third-party fees will apply. Xcel Energy does not collect nor benefit from these fees.)

- **Credit/Debit Card Payment** — Pay with your credit or debit card electronically in My Account/eBill/Mobile App, or by calling 833.660.1365. A processing fee is charged for each credit/debit card payment.
- **Pay Stations** — Pay your bill in-person at a location near you. A processing fee is charged for payments made at a pay station.

Learn more at xcelenergy.com/MyAccount



YOUR PRIVACY IS IMPORTANT TO US —BECAUSE IT'S IMPORTANT TO YOU

Information for Minnesota customers about Xcel Energy's privacy practices

We understand that privacy is important to you, and we respect your privacy concerns. This notice describes our privacy practices, including the choices you can make about how we use and share your Personal Information, defined as any information linked, or linkable, to an identified or identifiable individual.

We will notify you in the event we make any important 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
- Username or ID and password for any account you may establish on our websites
- Your payment history and details, such as bank account information and billing address
- Information from you about the medical condition of someone in your home (to the extent we need such information to promote your safety or the safety of Xcel Energy employees)
- Your energy usage data
 - 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. Visit [xcelenergy.com/readingmeters](https://www.xcelenergy.com/readingmeters) for more information about our metering technology.
- Your Social Security Number (SSN)
 - We ask you to provide your SSN to verify your identity when opening an account with us. As a Minnesota resident, you are not required to provide your SSN to us. We will not deny service to Minnesota residents if you refuse to provide a social security number to us.
 - 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 Notice, please refer to [xcelenergy.com/privacy](https://www.xcelenergy.com/privacy).

You can access your energy usage data and billing information by using My Account at [xcelenergy.com](https://www.xcelenergy.com) at no additional charge.

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 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 pass it on to third parties except as described in our Privacy Notice, which is available at [xcelenergy.com/privacy](https://www.xcelenergy.com/privacy) (or scroll to the bottom of the page and click on 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.





THANK YOU FOR SUPPORTING RENEWABLE*CONNECT®!



Pricing and billing

A Renewable*Connect charge will appear as a separate line item on your monthly Xcel Energy bill and is determined based on the number of kilowatt hours (kWh) you purchased. The current price per block is listed below. In addition, you will receive a fuel cost credit, which decreases the net cost of Renewable*Connect. The 2024 premium varies slightly based on the contract term as follows:

	5-Year	10-Year
2024 Price per block	\$3.43	\$3.46
Average Fuel Cost Credit*	\$3.40	\$3.40
Net Price per Block	-\$0.02	-\$0.06

*Based on the 2024 average Fuel Cost Credit for Minnesota residential electric customers.

If your electricity use is less than your level of Renewable*Connect commitment in a given month, you will be charged only for what you use. Actual costs will vary based on actual usage and monthly fuel credit variations.

Terms and conditions

Customers that terminate five-year or 10-year contracts prior to the contract end date shall be subject to a termination fee. This fee is equal to the customer's actual Renewable*Connect energy usage for the last 12 months multiplied by a per kWh amount of \$0.01. (e.g. for a typical residential customer using 8,000 kWh annually signed up for 100% Renewable*Connect would pay about an \$80 termination fee.)

Renewable*Connect 2023 Historical and 2024 Prospective

The product is sold in blocks of 100 kWh; with the option to choose 100% renewable energy. The product will be made up of the following new renewable resources averaged annually:

Green-e Energy Certified New Renewables ₂			
Resource	Historical 2023 amount	Prospective 2024 amount	General location
Wind	78%	78%	Minnesota
Solar	22%	22%	Minnesota
Total	100%	100%	

Notes:

- Prospective 2024 figures reflect the power that we have contracted to provide. Actual figures may vary according to resource availability. We will annually report to you before August 1 of next year in the form of a Historic Product Content Label the actual resource mix of the electricity you purchased. Historical 2023 figures are indicated as not applicable because the program was not offered in 2023.
- New Renewables come from generation facilities that first began commercial operation within the past 15 years.
- For comparison, the current average mix of resources supplying Northern States Power customers includes: coal (13%), nuclear (24%), natural gas (23%), wind (29%), other carbon free (4%) and solar (4%). [Source: Xcel Energy, 2022]
- The average home in Minnesota uses 929 kWh per month. [Source: U.S. EIA, 2022]
- For specific information about this electricity product, please contact Xcel Energy at **800-895-4999**, **RenewableConnectMN@xcelenergy.com** or visit **xcelenergy.com/RenewableConnect**.



Renewable*Connect® is Green-e Energy certified and meets the environmental and consumer protection standards set forth by the nonprofit Center for Resource Solutions. Learn more at **www.green-e.org**.



