



SERVICE ADDRESS	ACCOUNT NUMBER	DUE DATE
DIEGO A LUCAR 832 22ND AVE N SAINT CLOUD, MN 56303-2503	51-0903678-2	07/01/2025
	STATEMENT NUMBER	STATEMENT DATE
	929890442	06/03/2025
		AMOUNT DUE
		\$38.59

YOUR MONTHLY ELECTRICITY USAGE



DAILY AVERAGES	Last Year	This Year
Temperature	60° F	58° F
Electricity kWh	18.8	20.5
Electricity Cost	\$0.71	\$0.34

YOUR MONTHLY NATURAL GAS USAGE



DAILY AVERAGES	Last Year	This Year
Temperature	61° F	60° F
Gas Therms	0.4	0.5
Gas Cost	\$0.71	\$0.84

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

Electricity Service	04/30/25 - 06/01/25	655 kWh	\$114.14
Natural Gas Service	05/01/25 - 06/03/25	18 therms	\$27.78
Other Recurring Charges			-\$103.33 CR
Current Charges			\$38.59

ACCOUNT BALANCE (Balance de su cuenta)

Previous Balance	As of 04/30	\$36.69
Payment Received	Electronic 05/28	-\$36.69 CR
Balance Forward		\$0.00
Current Charges		\$38.59
Amount Due (Cantidad a pagar)		\$38.59

INFORMATION ABOUT YOUR BILL

Your bill includes a surcharge of \$0.00570 per kWh as a result of a rate adjustment for the differences between 2024 forecast and actual sales. The surcharge begins June 1, 2025, and will be effective for 12 months. See the enclosed notice for details.

New gas base rates became effective June 1, 2025. See the enclosed bill insert for details.

This month's Resource Adjustment includes an updated Natural Gas Innovation Act (NGIA) Rider rate, which recovers the costs of innovative natural gas investments that aim to reduce lifecycle greenhouse gas emissions. The NGIA Rider portion of the Resource Adjustment is \$0.017214 per therm for Residential Customers; \$0.010520 per therm for Commercial Firm customers; \$0.001194 per therm for Commercial Demand Billed customers; and \$0.006601 per therm for Interruptible customers.

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



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



ACCOUNT NUMBER	DUE DATE	AMOUNT DUE	AMOUNT ENCLOSED
51-0903678-2	07/01/2025	\$38.59	Automated Bank Payment

Your bill is paid through an automated bank payment plan.

JULY						
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	31		

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



DIEGO A LUCAR
 832 22ND AVE N
 SAINT CLOUD MN 56303-2503



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

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INFORMATION ABOUT YOUR BILL

Thank you for your payment.



STAY SAFE. CALL 811 BEFORE YOU DIG.

Whether it's a major project or just some gardening, be sure to call 811 before any digging. It's smart. It's easy. And it helps keep everyone safe.

For more information visit [xcelenergy.com/Safety](https://www.xcelenergy.com/Safety).



Know what's below.
Call before you dig.



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SERVICE ADDRESS: 832 22ND AVE N SAINT CLOUD, MN 56303-2503
 NEXT READ DATE: 07/03/25

ELECTRICITY SERVICE DETAILS

PREMISES NUMBER: 303525272
 INVOICE NUMBER: 1188231311

METER READING INFORMATION		
METER 353624986	Read Dates: 04/30/25 - 06/01/25 (32 Days)	
DESCRIPTION	USAGE TYPE	USAGE
Total Energy	Actual	655 kWh

ELECTRICITY CHARGES

RATE: Residential Service

DESCRIPTION	USAGE UNITS	RATE	CHARGE
Basic Service Chg			\$6.00
Energy Charge Summer	20.47 kWh	\$0.130690	\$2.68
Energy Charge Winter	634.53 kWh	\$0.113640	\$72.11
Fuel Cost Charge	655 kWh	\$0.026244	\$17.19
RenewableConnectFlex	100 kWh	\$0.039930	\$3.99
Fuel Credit	96.88 kWh	-\$0.026180	-\$2.54 CR
Fuel Credit	3.13 kWh	-\$0.028390	-\$0.09 CR
Sales True Up	634.53 kWh	-\$0.000150	-\$0.10 CR
Sales True Up	20.47 kWh	\$0.005700	\$0.12
Affordability Chrg			\$2.12
Res Savers Switch AC			-\$10.00 CR
Resource Adj			\$5.08
Interim Rate Adj			\$5.06
Subtotal			\$101.62
City Fees		4.00%	\$4.06
Transit Improvement Tax		0.25%	\$0.26
Other Special District		0.50%	\$0.53
County Tax		0.38%	\$0.40
State Tax		6.875%	\$7.27
Total			\$114.14

Net Renewable*Connect Charge \$1.36

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 NEXT READ DATE: 07/03/25

NATURAL GAS SERVICE DETAILS

PREMISES NUMBER: 303525272
 INVOICE NUMBER: 0560207539

METER READING INFORMATION			
METER 482314	Read Dates: 05/01/25 - 06/03/25 (33 Days)		
DESCRIPTION	CURRENT READING	PREVIOUS READING	USAGE
Total Energy	8635 Actual	8618 Actual	17 ccf

NATURAL GAS ADJUSTMENTS

DESCRIPTION	VALUE UNITS	CONVERSION	VALUE UNITS
Heat Content Adjustment	17 ccf	x 1.049100	18 therms

NATURAL GAS CHARGES

RATE: Residential Firm Service

DESCRIPTION	USAGE UNITS	RATE	CHARGE
Basic Service Chg			\$9.00
Distribution Chg	0.02 therms	\$0.380239	\$0.01
Distribution Chg	17.98 therms	\$0.274927	\$4.94
Cost Of Gas	18 therms	\$0.340000	\$6.12



ENERGY YOU CAN COUNT ON.

We're proud to provide reliable energy to your community, whether in your home or at your business. We work to keep costs low as we focus on the safety and reliability of the electric and natural gas systems that serve you, while transitioning to cleaner energy. Learn more at xcelenergy.com.

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06/03/2025

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ENERGY SAVING TIP.

Stay comfortable all year long by adjusting your ceiling fan seasonally. Set yours to run counterclockwise in summer to circulate cooler air.

To find more ways to save energy, visit xcelenergy.com/EnergySavingTips.

NATURAL GAS CHARGES

RATE: Residential Firm Service

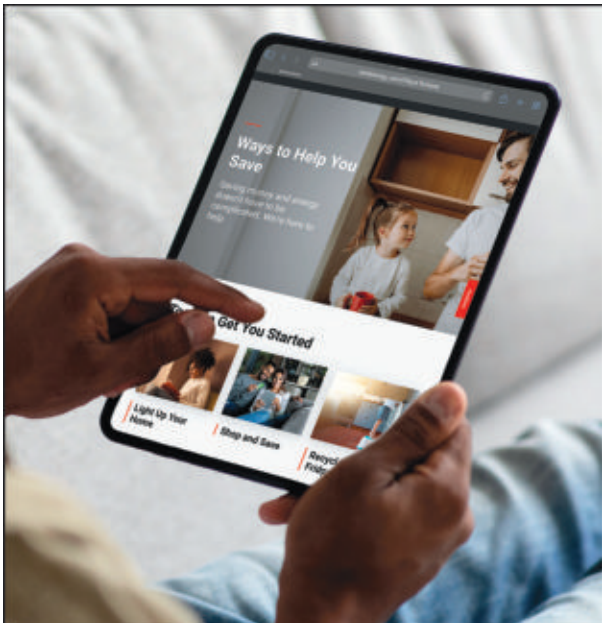
DESCRIPTION	USAGE UNITS	RATE	CHARGE
Gas Affordability	18 therms	\$0.008750	\$0.16
Interim Rate Adjust			\$2.68
Pricing Event Surcharge	18 therms	\$0.042190	\$0.76
Decoupling Adj	17.98 therms	\$0.017392	\$0.31
Decoupling Adj	0.02 therms	\$0.050691	\$0.00
Resource Adjustment			\$1.05
Subtotal			\$25.03
City Fees		3.00%	\$0.75
Transit Improvement Tax		0.25%	\$0.06
Other Special District		0.50%	\$0.13
County Tax		0.38%	\$0.09
State Tax		6.875%	\$1.72
Total			\$27.78

OTHER RECURRING CHARGES DETAILS

DESCRIPTION	CHARGE
Solar* Rewards Community Solar Production Credit	
Solar Production Period	April 2025
SRC082274 Production Credit	912.02 kWh x -0.113300
Total	- \$103.33 CR

INFORMATION ABOUT YOUR BILL

Effective June 1, 2025, the Decoupling Adj on your natural gas bill reflects the results of the Xcel Energy's 2024 revenue decoupling program. The Decoupling Adj is a surcharge of \$0.050691 per therm, which will be reflected on your bill for the next 12 months. See the enclosed notice for details.



WANT HELP MANAGING YOUR ENERGY BILL?

Let us help you with that. 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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Spring into Energy Savings

Along with budding plants and birds chirping to signify spring, start preparing your home for summer. Consider these low-cost energy saving tips, your energy bill will be happy you do.

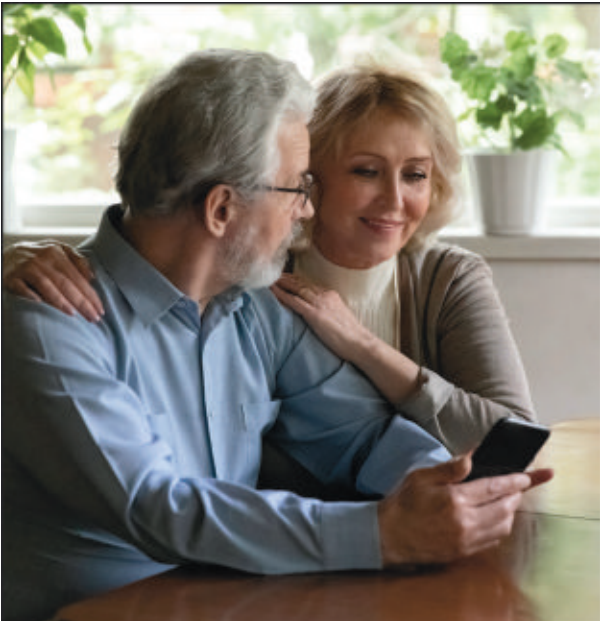
- Reverse your ceiling fan motion to circulate cooler, conditioned air.
- Keep your AC coils clean to help improve efficiency.
- Find and seal leaky ducts, drafts around doors and windows, fireplace dampers, and other places where air might escape.
- Plant a tree in front of your house. Carefully positioned trees can save up to 25% of the cooling energy a typical household uses.

For more savings, check out the money-saving rebates available to you at xcelenergy.com/Rebates.



APPLY THE 20 FOOT RULE.

Power lines are just what they sound like—powerful. When you're cleaning out gutters, trimming trees, or working close to overhead powerlines, stay safe by keeping yourself, ladder and tools at least 20 feet from overhead power lines.



WHERE THERE'S A BILL, THERE'S A BETTER WAY

From averaged monthly payments to custom due dates to automatic bill pay, we can help you tailor your energy bill so it better suits your schedule and budget.

Get started at xcelenergy.com/MyBill.



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.
Telecommunications Relay Service -TRS	711	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.

Windsources®

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

Natural Gas Innovation Act Costs

Minnesota law allows Xcel Energy to recover approved costs for pilot programs and technologies aimed at reducing natural gas emissions and helping meet the state's clean energy goals.

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](http://xcelenergy.com)

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.
- **Credit/Debit Card Payment** — Pay with your credit or debit card electronically in My Account/eBill/Mobile App, or by calling 833-660-1365.
- **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.)

- **Pay Stations** — Pay your bill in-person at a location near you. A processing fee is charged for payments made at a pay station.

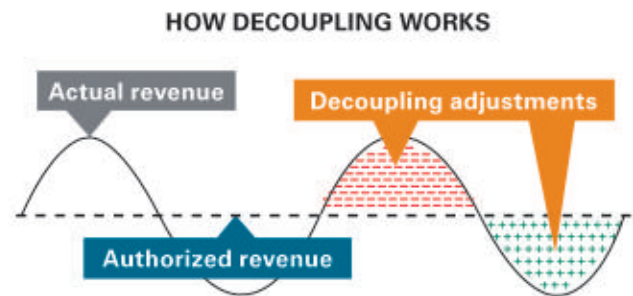
Learn more in **My Account** on xcelenergy.com or the **Xcel Energy mobile app**.



XCEL ENERGY'S MINNESOTA NATURAL GAS DECOUPLING PROGRAM

WHAT IS DECOUPLING?

Decoupling separates recovery of fixed costs from sales. Sales revenue levels are approved by the Minnesota Public Utilities Commission (MPUC). The Decoupling Adjustment is balanced annually and is based on average use for a customer class. The adjustment will appear as a credit or a surcharge on your bill. This annual balancing insures there is no incentive for the company to sell more gas in order to generate more revenue. The "How Decoupling Works" chart shows how decoupling adjusts rates to smooth out revenue fluctuations over time.



WHAT IS XCEL ENERGY'S NATURAL GAS DECOUPLING PILOT PROGRAM?

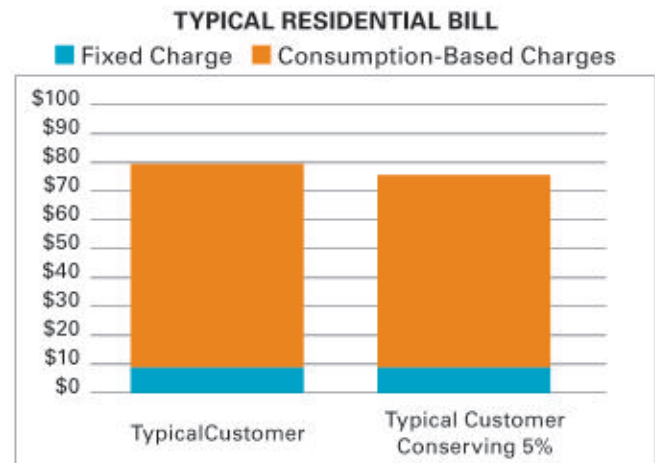
Recently, Xcel Energy began a natural gas decoupling pilot program for residential, small commercial, large commercial, large demand-billed, small interruptible and medium interruptible customers. Each year starting in 2024, Xcel Energy applies a decoupling adjustment to customer bills that corrects non-gas revenue to MPUC approved levels. This shows on your bill as either a surcharge or a credit. The decoupling pilot program began with a baseline comparison in summer of 2023. The decoupling adjustment will appear as a line item, "Decoupling Adj.," on your bill.

WHAT DOES DECOUPLING MEAN FOR YOU?

Over time, decoupling will not have a large impact on customer bills, because the majority of a customer's bill comes from the amount of natural gas used. If you use less natural gas, you reduce the consumption-based portion of your bill – saving money, even with a decoupling adjustment.

WHAT DOES DECOUPLING MEAN FOR ENERGY EFFICIENCY AND ENERGY CONSERVATION?

The decoupling program helps ensure Xcel Energy remains focused on helping customers conserve natural gas. Customers who reduce their energy consumption are rewarded with lower natural gas bills.



*Chart illustrates a typical residential customer's monthly bill. Actual results will vary by class and customer usage.





2024 SALES TRUE-UP ADJUSTMENT ON YOUR BILL

Effective June 1, 2025

The Minnesota Public Utilities Commission (MPUC) issued a decision on July 17, 2023, granting Xcel Energy's request to use a sales true-up mechanism.

True-up of approved revenue to actual sales

A true-up adjustment is a customer credit if electric sales are above the established sales level. If electric sales are below the established sales level, the adjustment is a surcharge to customers. The Sales True-Up adjustment may be a separate credit or a charge per kilowatt hour (kWh). The MPUC decision based electric service rates on a fixed sales level with a true-up rate adjustment allowed for later differences from those sales.

2024 Sales True-Up rate adjustment

The 2024 Sales True-Up applies to all customer rate classifications. Xcel Energy reviewed 2024 actual electric sales and calculated revenues by customer rate classification at current authorized electric base rates. Electric sales for the Residential customer rate classification were less than the established sales level, resulting in a \$9.6 million under-collection of approved revenue and a corresponding surcharge to the Residential customer class. Electric sales for the Commercial, Demand, and Interdepartmental customer rate classifications were less than the established sales level, resulting in a combined \$29.3 million under-collection of approved revenue and corresponding surcharges to customers in those classes. Other Public Authorities were measured as a separate customer rate classification. Sales were less than the established sales level, resulting in a \$228,000 under-collection of approved revenue and a corresponding surcharge to the Other Public Authorities class. Electric sales for the Metered Lighting customer class were more than the established sales level, resulting in a \$381,000 over-collection of approved revenue and corresponding credit to customers in those classes.

As approved by the MPUC, Xcel Energy is also including a surcharge of \$107.4 million from the 2024 Midwest Independent System Operator Planning Resource Auction in the 2024 Sales True-Up rates. This changes the over-/under-collection amounts to the following: Residential - \$52.1 million under-collected; Commercial, Demand, and Interdepartmental - \$94.0 million under-collected; Other Public Authorities - \$479,000 under-collected; and Metered Lighting - \$381,000 over-collected.

Rate adjustment for 2024 will go into effect on June 1, 2025, and remain in effect for 12 months to offset the over- or under-collections of 2024 authorized electric revenue for the respective customer rate classifications.

The chart below shows the surcharge or credit adjustment amount to each customer rate classification for the period of June 1, 2025 through May 31, 2026.

Customer Rate Classification	Rate Adjustment per kWh (Credit) or Surcharge
Residential	\$0.00570
Commercial Non-Demand	\$0.00518
Demand-Metered and Interdepartmental	\$0.00488
Other Public Authorities	\$0.00759
Lighting-Metered Energy	(\$0.01104)

Effect of true-up on monthly bills

The effect of the true-up adjustment on your bill will vary depending on the amount of electricity you use, in kWh. The chart below shows the average monthly credit or surcharge amounts for the most commonly used rate schedules, based on average monthly kWh energy usage. Individual customer credit or surcharge amounts are specific to each customer's monthly kWh energy usage. The chart excludes lighting and interdepartmental customers that have a large number of account combinations affecting average kWh usage.

Rate Schedule	Average Monthly kWh Usage	Monthly Amount (Credit) or Surcharge
Residential Service	600	\$3.42
Small General Service	800	\$4.14
General Service	14,000	\$68.32
General Time-of-Day Service	120,000	\$585.60
Peak-Controlled Service	65,000	\$317.20
Peak-Controlled Time-of-Day Service	570,000	\$2,781.60
Small Municipal Pumping	600	\$4.55
Municipal Pumping	8,000	\$60.72

For more information

If you would like more information from Xcel Energy regarding the Sales True-Up, please contact:

Residential	TDD/TTY Support	Commercial
800-895-4999	800-895-4949	800-481-4700



