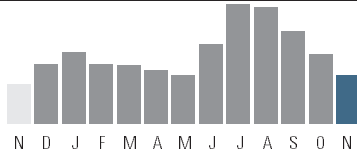




SERVICE ADDRESS		ACCOUNT NUMBER	DUE DATE
JACOB BERTRAM 622 PONDEROSA ST PAYNESVILLE, MN 56362-2023		51-0014879852-8	12/05/2025
STATEMENT NUMBER	STATEMENT DATE	AMOUNT DUE	
951903834	11/05/2025	<b>\$0.00</b>	

**YOUR MONTHLY ELECTRICITY USAGE**



DAILY AVERAGES	Last Year	This Year
Temperature	51° F	47° F
Electricity kWh	13.0	16.2
Electricity Cost	\$2.45	\$3.04

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

Electricity Service	10/06/25 - 11/04/25	471 kWh	\$88.30
<b>Current Charges</b>			<b>\$88.30</b>

**ACCOUNT BALANCE** (Balance de su cuenta)

Previous Balance	As of 10/06	\$133.55
Payment Received	Online Payment 10/27	-\$133.55 <b>CR</b>
Balance Forward		<b>\$0.00</b>
Current Charges		\$88.30
Pending Withdrawal	11/26	-\$88.30 <b>CR</b>
<b>Amount Due</b> (Cantidad a pagar)		<b>\$0.00</b>

**INFORMATION ABOUT YOUR BILL**

Thank you for your payment.

**QUESTIONS ABOUT YOUR BILL?**

See our website: [xcelenergy.com](http://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
51-0014879852-8	12/05/2025	<b>\$0.00</b>	Automated Bank Payment

No payment will be deducted this month through your automated bank payment plan.

DECEMBER						
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 -----



JACOB BERTRAM  
 622 PONDEROSA ST  
 PAYNESVILLE MN 56362-2023



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

029774 1/2



--- no inserts ---



SERVICE ADDRESS		ACCOUNT NUMBER	DUE DATE
JACOB BERTRAM 622 PONDEROSA ST PAYNESVILLE, MN 56362-2023		51-0014879852-8	12/05/2025
STATEMENT NUMBER	STATEMENT DATE	AMOUNT DUE	
951903834	11/05/2025	<b>\$0.00</b>	

**SERVICE ADDRESS:** 622 PONDEROSA ST PAYNESVILLE, MN 56362-2023  
**NEXT READ DATE:** 12/10/25

### ELECTRICITY SERVICE DETAILS

**PREMISES NUMBER:** 302875244  
**INVOICE NUMBER:** 1228151661

### METER READING INFORMATION

METER 367473196		
Read Dates: 10/06/25 - 11/04/25 (29 Days)		
DESCRIPTION	USAGE TYPE	USAGE
Total Energy	Actual	471 kWh

### ELECTRICITY CHARGES

**RATE: Res Underground**

DESCRIPTION	USAGE UNITS	RATE	CHARGE
Basic Service Chg			\$6.00
Energy Charge Winter	471 kWh	\$0.113640	\$53.52
Fuel Cost Charge	471 kWh	\$0.020616	\$9.71
Sales True Up	471 kWh	\$0.005700	\$2.68
Affordability Chrg			\$2.12
Resource Adjustment			\$3.86
Interim Rate Adj			\$4.25
<b>Subtotal</b>			<b>\$82.14</b>
Transit Improvement Tax		0.25%	\$0.20
County Tax		0.375%	\$0.31
State Tax		6.875%	\$5.65
<b>Total</b>			<b>\$88.30</b>

### INFORMATION ABOUT YOUR BILL

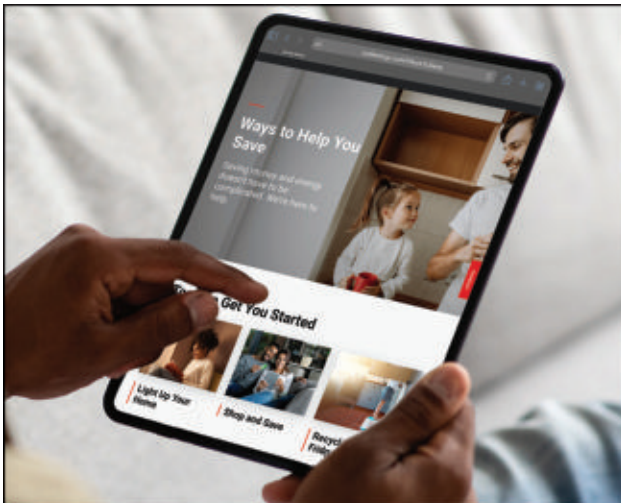
The cost of electricity is comprised of three main parts: generation, transmission and distribution. For average residential customers, each component's share of the total cost is: 45% generation, 18% transmission and 37% distribution.



## A CLEAR GAS METER IS A SAFE GAS METER.

If it snows on your meter, brush it off gently to avoid icy build-up that can dangerously interfere with the flow of natural gas to and from your meter. Additionally, carefully shovel around your meter to maintain a clear path to allow quick access in an emergency.

Learn more at [xcelenergy.com/Safety](http://xcelenergy.com/Safety).



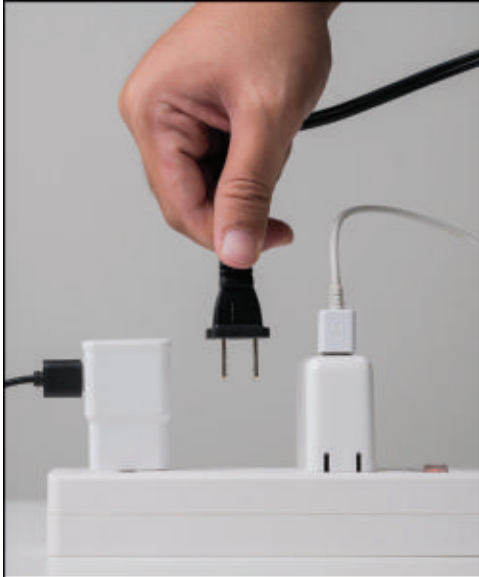
## WANT HELP MANAGING YOUR ENERGY BILL?

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](http://xcelenergy.com/WaysToSave).



SERVICE ADDRESS	ACCOUNT NUMBER		DUE DATE
JACOB BERTRAM 622 PONDEROSA ST PAYNESVILLE, MN 56362-2023	51-0014879852-8		12/05/2025
	STATEMENT NUMBER	STATEMENT DATE	AMOUNT DUE
	951903834	11/05/2025	\$0.00



**WE ALL HAVE  
OUR GHOSTS.  
THEY'RE CALLED  
PHANTOM  
POWER.**

Phantom power is the drain that electronics, like a computer, have on energy even while they're powered off. So unplug, or use a power strip.

## There's always time to save energy and money

Winter is right around the corner, and now is the time to get your home ready for the heating season. Staying warm and cozy at home can increase your energy bills, but luckily it doesn't have to. Simply upgrade to energy-efficient heating equipment around your home and keep those winter energy bills low.

Visit [xcelenergy.com](http://xcelenergy.com) for seasonal efficiency tips and to learn more about Xcel Energy's energy efficiency programs.

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11/05/2025

51-0014879852-8

## 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.

### 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.

### 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](http://xcelenergy.com) or the **Xcel Energy mobile app**.

