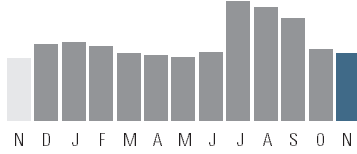




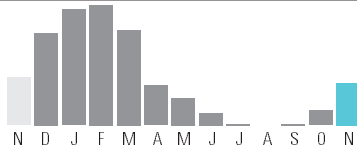
SERVICE ADDRESS	ACCOUNT NUMBER	DUE DATE
ZANDRA L GAMMON 345 NEWTON ST DENVER, CO 80219-1344	53-2516396-2	12/03/2025
	STATEMENT NUMBER	STATEMENT DATE
	952491941	11/10/2025
		AMOUNT DUE
		\$0.00

YOUR MONTHLY ELECTRICITY USAGE



DAILY AVERAGES	Last Year	This Year
Temperature	51° F	52° F
Electricity kWh	12.7	12.8
Electricity Cost	\$0.35	\$0.88

YOUR MONTHLY NATURAL GAS USAGE



DAILY AVERAGES	Last Year	This Year
Temperature	50° F	51° F
Gas Therms	1.1	1.1
Gas Cost	\$1.37	\$1.54

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

Electricity Service	10/09/25 - 11/09/25	396 kWh	\$69.67
Natural Gas Service	10/13/25 - 11/10/25	31 therms	\$43.14
Other Recurring Charges			-\$42.33 CR
Current Charges			\$70.48

AVERAGED MONTHLY ACCOUNT BALANCE - MONTH 10 (Balance de su plan de pago fijo)

		ACTUAL	AMP
Previous Balance	As of 10/09	-\$384.92 CR	\$75.00
Payment Received	Electronic 11/03	-\$75.00 CR	-\$75.00 CR
Balance Forward		-\$459.92 CR	\$0.00
Current Charges		\$70.48	\$0.00
Amount Due (Cantidad a pagar)		-\$389.44 CR	\$0.00

INFORMATION ABOUT YOUR BILL

Now that you have a new electric meter, your monthly bill will look different than it has in the past and will show your electric use during different segments of the day. You can also sign up at xcelenergy.com/MyAccount to see your billing history and other helpful information.

After reviewing your average use and present rates, we have changed your Averaged Monthly Payment program amount accordingly. Your Averaged Monthly Payment Program is reviewed periodically and may be adjusted to reflect changing circumstances.

Thank you for your payment.

Your current AMP amount is \$0.00.

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



Please help our neighbors in need by donating to Energy Outreach Colorado. Please mark your donation amount on the back of this payment stub and CHECK THE RED BOX under your address below.

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



ZANDRA L GAMMON
345 NEWTON ST
DENVER CO 80219-1344

ACCOUNT NUMBER	DUE DATE	AMOUNT DUE	AMOUNT ENCLOSED
53-2516396-2	12/03/2025	\$0.00	

No payment is due this month.

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			



XCEL ENERGY
P.O. BOX 660553
DALLAS TX 75266-0553



31 53120325 25163962 000000000000000000000000

052517 1/2



--- no inserts ---



SERVICE ADDRESS		ACCOUNT NUMBER		DUE DATE
ZANDRA L GAMMON 345 NEWTON ST DENVER, CO 80219-1344		53-2516396-2		12/03/2025
		STATEMENT NUMBER	STATEMENT DATE	AMOUNT DUE
		952491941	11/10/2025	\$0.00

SERVICE ADDRESS: 345 NEWTON ST DENVER, CO 80219-1344
 NEXT READ DATE: 12/15/25

ELECTRICITY SERVICE DETAILS (See back of your bill for explanation of billing terms)

PREMISES NUMBER: 301306051
 INVOICE NUMBER: 1228896692

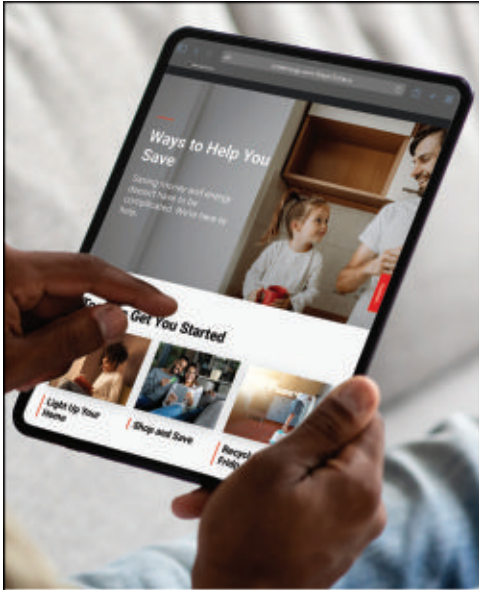
METER READING INFORMATION

METER 340714991			
Read Dates: 10/09/25 - 11/09/25 (31 Days)			
DESCRIPTION	CURRENT READING	PREVIOUS READING	USAGE
Mid Pk Energy	20 Actual	0 Actual	20 kWh
On-Peak Energy	38 Actual	0 Actual	38 kWh
Off-Peak Energy	339 Actual	0 Actual	339 kWh
Total Energy	396 Actual	0 Actual	396 kWh

ELECTRICITY CHARGES

RATE: RETOU Res Energy TOU

DESCRIPTION	USAGE UNITS	RATE	CHARGE
Service & Facility			\$7.10
RETOU On-Peak	38 kWh	\$0.131710	\$5.00
RETOU Mid Pk/Shoulder	20 kWh	\$0.104600	\$2.09
RETOU Off-Peak	339 kWh	\$0.077490	\$26.27
Trans Cost Adj	33.36	8.30%	\$2.77
ECA Q4	33.36	38.55%	\$12.87
Demand Side Mgmt	33.36	10.04%	\$3.35
PurchCapCostAdj	33.36	3.62%	\$1.21
Trans Elec Plan	33.36	1.29%	\$0.43
Wildfire Adj	33.36	1.59%	\$0.53
Renew. Energy Std Adj			\$0.58
Colo Energy Plan Adj			\$0.58
Clean Energy Plan Rev			\$0.77
Energy Assistance Chg			\$0.83
Subtotal			\$64.38
Franchise Fee		3.00%	\$1.91
Sales Tax			\$3.38
Total			\$69.67



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.



TOGETHER WE POWER STABILITY.

Energy Outreach Colorado is a nonprofit partnering with Xcel Energy to provide energy bill payment assistance and energy-efficiency upgrades for affordable housing and nonprofit facilities. We need your help today! There are three ways to contribute:



1. Visit the Energy Outreach Colorado website at www.energyoutreach.org to make a one-time donation.
 2. **CHECK THE RED BOX** on the front-left side of this payment stub AND select a tax-deductible contribution below.
MONTHLY DONATION:
\$20 ___ **\$10** ___ **\$5** ___ **Other** _____
 3. Make a one-time, tax-deductible contribution of \$ _____
- Enclose this form with your Xcel Energy payment. Or, mail to:
ATTN PAR Dept., PO BOX 8, EAU CLAIRE, WI 54702-0008
 (Please make your check payable to Energy Outreach Colorado.)

Customers that choose to donate will have account information securely shared with Energy Outreach Colorado for tax purposes only.





SERVICE ADDRESS		ACCOUNT NUMBER		DUE DATE
ZANDRA L GAMMON 345 NEWTON ST DENVER, CO 80219-1344		53-2516396-2		12/03/2025
		STATEMENT NUMBER	STATEMENT DATE	AMOUNT DUE
		952491941	11/10/2025	\$0.00

SERVICE ADDRESS: 345 NEWTON ST DENVER, CO 80219-1344
NEXT READ DATE: 12/15/25

NATURAL GAS SERVICE DETAILS (See back of your bill for explanation of billing terms)

PREMISES NUMBER: 301306051
INVOICE NUMBER: 0572353261

METER READING INFORMATION			
METER 20408826		Read Dates: 10/13/25 - 11/10/25 (28 Days)	
DESCRIPTION	CURRENT READING	PREVIOUS READING	USAGE
Total Energy	7946 Actual	7911 Actual	35 ccf

NATURAL GAS ADJUSTMENTS

DESCRIPTION	VALUE UNITS	CONVERSION	VALUE UNITS
Therm Multiplier	35 ccf	x 0.875165	31 therms

NATURAL GAS CHARGES

RATE: RG Residential

DESCRIPTION	USAGE UNITS	RATE	CHARGE
Service & Facility			\$11.00
Usage Charge	31 therms	\$0.317170	\$9.83
Interstate Pipeline	31 therms	\$0.057700	\$1.79
Natural Gas Q4	31 therms	\$0.382000	\$11.84
Demand Side Mgmt			\$2.35
GRSA			\$2.26
Energy Assistance Chg			\$0.83
Subtotal			\$39.90
Franchise Fee		3.00%	\$1.17
Sales Tax			\$2.07
Total			\$43.14

OTHER RECURRING CHARGES DETAILS

DESCRIPTION	CHARGE
Solar* Rewards Community Solar Production Credit	
Solar Production Period	October 2025
SRC074911 Production Credit	551.38 kWh x -0.076770
Total	- \$42.33 CR



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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11/10/2025

53-2516396-2

IMPORTANT PHONE NUMBERS (Available 24 hours, 7 days a week)Electric Emergencies: **800-895-1999** Natural Gas Emergencies: **800-895-2999** Call Before You Dig: **811** Telecommunications Relay Service (TRS): **711****CONVENIENT WAYS TO PAY YOUR BILL****Standard Payment Options** (no fees apply):

- **My Account:** View and pay your bill using our mobile app, see your energy use and access your account information.
- **Auto Pay:** Automatically pay your bill directly from your bank account.
- **Pay by Phone:** Make your payment from your checking or savings account with a phone call to **800-895-4999**.

- **Pay by Mail:** Return the enclosed pre-addressed envelope to **Xcel Energy, PO Box 660553, Dallas, TX 75266-0553**. Include the attached bill stub for faster processing along with your payment. Apply proper postage.

Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

Other Payment Options

Third-Party processing fees will apply. Xcel Energy does not collect or benefit from these fees:

- **Credit/Debit Card Payment:** To pay with your card, use **My Account** or call **833-660-1365**.
- **Pay Stations:** Visit xcelenergy.com to find an in-person location near you.

GLOSSARY

Clean Energy Plan Revenue (Clean Energy Plan Rev): funds costs associated with adding new power generation under the 2021 Clean Energy Plan as we deliver more reliable, affordable, low-cost clean energy options.

Colorado Energy Plan Adjustment (Colo Energy Plan Adj): funds voluntary early retirement for Xcel Energy's coal-fired power plants as part of our plan to cut carbon emissions by 2030 and provide net-zero energy by 2050.

Demand Charge: recovers costs to produce and deliver power to you, including the costs of poles and wires, transmission and distribution facilities in the power grid.

Demand Peak Day Quantity (Demand PDQ): applies to large commercial and industrial customers only. It's a measurement of their highest daily use of electricity during a monthly billing cycle.

Demand-Side Management Cost Adjustment (Demand Side Mgmt): recovers costs of energy efficiency and conservation programs that encourage customers to reduce their energy use. If you receive electricity and natural gas from us, you will see two charges.

Energy Assistance Charge: Required by House Bill 21-1105, we collect and remit this monthly charge to Energy Outreach Colorado for bill assistance for income-qualified customers. If you receive electricity and natural gas from us, you will see two charges. If you're struggling to pay your utility bills, you might qualify for exemption from a monthly charge related to energy assistance and be eligible for utility bill payment assistance. Please call 1-866-HEAT-HELP to see if you qualify. You may request to opt out of this charge by calling 800-895-4999.

Si tiene dificultades para pagar sus facturas de energía, es posible que reúna los requisitos para recibir asistencia para pagar sus facturas y que sea elegible para la exención del cargo por asistencia energética llame al 1-866-HEAT-HELP (1-866-432-8435) para ver si califica para recibir asistencia.

Electric Commodity Adjustment (ECA): recovers the cost of fuel used to generate the electricity you use. We pass on the wholesale cost to customers without a markup. Costs are adjusted on a quarterly basis to reflect market conditions.

Energy Charge: the variable costs of producing energy not collected through quarterly commodity adjustments.

Franchise Fee: pays cities and counties for the right to use public streets to provide utility services. We collect this as a surcharge that is passed to your city and county.

Gas Cost Adjustment (Gas Cost Adj or Natural Gas): recovers the cost of natural gas purchased and delivered to you, including natural gas fuel, upstream transportation and storage services. We pass on the wholesale cost to customers without a markup. Costs are adjusted on a quarterly basis to reflect market conditions.

General Rates: your base rate charge, which includes the Service and Facility Charge, metering charges, a Demand Charge (if applicable), plus either an Energy Charge for electric service or the Usage Charge for gas service, as applicable.

General Rate Schedule Adjustments (GRSA): a percentage amount of your bill calculated for base rate charges, excluding the Service and Facility Charge for gas customers, the Energy or Usage Charge and the Demand or Capacity Charge. The adjustment can be positive or negative and is applied to your electric and/or natural gas bill.

Interstate Pipeline: reflects Xcel Energy's payments to interstate pipelines and storage facility operators to deliver natural gas into Xcel Energy's gas system. The Federal Energy Regulatory Commission regulates these upstream services and the rates charged to Xcel Energy.

Kilowatt Hour (kWh): measures the amount of electricity you use.

Late Payment Charge: We assess a late payment charge on any unpaid balance exceeding \$50.00. For residential customers, a late payment charge of 1% per month is applied. For commercial customers, a 1.5% late payment charge will be assessed.

Load Meter Charge: a flat monthly charge for those with customer-owned generation in parallel with Xcel Energy's system. This fee is for the cost of the meter needed for these accounts.

Natural Gas: reflects our cost to purchase natural gas fuel at market prices as approved by the Colorado Public Utilities Commission.

Production Meter Charge: a flat monthly charge for customers who have on-site power generation, like rooftop solar, and are connected to Xcel Energy's system. This fee is for the cost of the meter needed for these accounts.

Purchased Capacity Cost Adjustment (Purchased Cap Cost Adj): the cost to purchase electric generation from other suppliers.

Renewable Energy Standard Adjustment (Renew Energy Std Adj): a base rate charge which represents 1% of an electric bill and funds renewable energy programs as required by Colorado law under which utilities must generate or purchase increasing portions of their electricity from sun, wind or biomass.

Revenue Decoupling Adjustment: supports a program designed to encourage conservation without penalizing the energy provider for the reduction of electricity use. Adjusted quarterly, customers will either see a bill credit or a surcharge not to exceed 3% of your overall bill.

Service & Facility Charge: a flat monthly charge for the meter on your home, having the meter read, billing support and customer service needs.

Smart Meter Opt Out: Eligible customers may opt out of a standard smart meter and instead receive a non-communicating meter, which includes a monthly manual meter reading fee, as well as meter exchange fees at the start and end of service. To opt out of a smart meter, call **800-895-4999** or visit xcelenergy.com/SmartMeter.

Time-of-Use Rates: electricity use charges for customers on our time-differentiated pricing plan. Electricity pricing varies depending on when you use it. The On-Peak period is shifting to 5-9 p.m. year round on non-holiday weekdays. All other hours are Off-Peak. This change will take effect on a customer's first billing cycle on or after Nov. 1, 2025. Rate details for both the old and new Time-of-Use plans are available at xcelenergy.com/TOU.

Therm: measures your natural gas use. One therm is equal to 100 cubic feet of natural gas. A dekatherm is 10 therms.

Therm Multiplier: natural gas usage is measured in therms. This is the conversion from the volume of natural gas (cubic feet) to energy use (therms).

Transmission Cost Adjustment (Trans Cost Adj): recovers transmission investments for infrastructure to carry electricity from a power plant to your home and business that results in a net increase in transmission capacity or are part of an approved Wildfire Mitigation Plan. Also recovers distribution costs pursuant to Colorado Senate Bill 24-218.

Transportation Electrification Plan Adjustment (Trans Elec Plan): funds programs to help customers unlock the benefits of electric transportation.

Usage Charge: covers the costs for providing natural gas service, including moving natural gas through pipelines and storage to your home or business, that are not recovered through other charges.

Wildfire Mitigation Adjustment (WMA): recovers the costs of wildfire prevention work in our approved mitigation plan that are not recovered through other charges.

RESOURCES TO BETTER UNDERSTAND YOUR BILL

Find more information online about ways to pay and manage your bill, how to read your bill, energy assistance programs and more. Bills are even easier online. Go paperless. Download our Mobile App to manage your bill with ease and when you're on the go. Available now in the Apple Store and in Google Play.

Billing summary note: Depending on the date your bill was calculated, you may see a line item included twice, showing different quarterly adjustments.

