



SERVICE ADDRESS		ACCOUNT NUMBER	DUE DATE
DUSTYN GERADS PREV ACCT 0036137112 322 W MINNESOTA ST SAINT JOSEPH, MN 56374-4588		51-0012627949-9	11/18/2025
STATEMENT NUMBER	STATEMENT DATE	AMOUNT DUE	
949684673	10/21/2025	\$0.00	

YOUR MONTHLY ELECTRICITY USAGE



DAILY AVERAGES	Last Year	This Year
Temperature	58° F	60° F
Electricity kWh	21.9	26.3
Electricity Cost	\$4.18	\$5.03

YOUR MONTHLY NATURAL GAS USAGE



DAILY AVERAGES	Last Year	This Year
Temperature	56° F	59° F
Gas Therms	0.6	1.0
Gas Cost	\$0.96	\$1.32

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

Electricity Service	09/18/25 - 10/19/25	814 kWh	\$156.02
Natural Gas Service	09/21/25 - 10/20/25	28 therms	\$38.25
Current Charges			\$194.27

ACCOUNT BALANCE (Balance de su cuenta)

Previous Balance	As of 09/18	\$213.53
Payment Received	Online Payment 10/15	-\$213.53 CR
Balance Forward		\$0.00
Current Charges		\$194.27
Pending Withdrawal	11/14	-\$194.27 CR
Amount Due (Cantidad a pagar)		\$0.00

INFORMATION ABOUT YOUR BILL

Thank you for your payment.

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
51-0012627949-9	11/18/2025	\$0.00	Automated Bank Payment

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

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 -----



DUSTYN GERADS
1005 4TH AVE SE
FREEPORT MN 56331-8500



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



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SERVICE ADDRESS: PREV ACCT 0036137112
322 W MINNESOTA ST SAINT JOSEPH, MN 56374-4588

NEXT READ DATE: 11/20/25

ELECTRICITY SERVICE DETAILS

PREMISES NUMBER: 302155427
INVOICE NUMBER: 1224404681

METER READING INFORMATION

METER 360548725		
Read Dates: 09/18/25 - 10/19/25 (31 Days)		
DESCRIPTION	USAGE TYPE	USAGE
Total Energy	Actual	814 kWh

ELECTRICITY CHARGES

RATE: Residential Service

DESCRIPTION	USAGE UNITS	RATE	CHARGE
Basic Service Chg			\$6.00
Energy Charge Summer	315.10 kWh	\$0.130690	\$41.18
Energy Charge Winter	498.90 kWh	\$0.113640	\$56.69
Fuel Cost Charge	814 kWh	\$0.021769	\$17.72
Sales True Up	814 kWh	\$0.005700	\$4.64
Affordability Chrg			\$2.12
Resource Adjustment			\$6.69
Interim Rate Adj			\$7.42
Subtotal			\$142.46
City Fees			\$2.00
Transit Improvement Tax		0.25%	\$0.36
Other Special District		0.50%	\$0.72
County Tax		0.375%	\$0.54
State Tax		6.875%	\$9.94
Total			\$156.02

SERVICE ADDRESS: PREV ACCT 0036137112
322 W MINNESOTA ST SAINT JOSEPH, MN 56374-4588

NEXT READ DATE: 11/20/25

NATURAL GAS SERVICE DETAILS

PREMISES NUMBER: 302155427
INVOICE NUMBER: 0570881322



DON'T GET SCAMMED.

Scammers can spoof phone numbers to look like the call is coming from us. If someone calls and threatens to turn off your power if you don't pay immediately or asks for your account number to refund an overpayment, hang up and check your account status using My Account, our Xcel Energy mobile app, or call us at **800-895-4999**.



HEAT PUMPS HELP YOUR HOME TAKE ON CHANGING TEMPS

Experience the comfort and energy efficiency that come with using a heat pump to heat and cool your home.

As seasons change and temperatures fluctuate, it can be hard for your home's HVAC system to keep up. A heat pump can help maximize your heating and cooling efficiency year-round, no matter the weather.

Using a heat pump to both heat and cool your home can be more energy efficient than traditional HVAC systems, enhance comfort and lower your carbon footprint.

Did you know that you may be able to save thousands of dollars on the installation of a heat pump when you take advantage of Xcel Energy rebates? Plus, Xcel Energy customers who primarily use electric heating are eligible for a reduced rate.



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METER READING INFORMATION			
METER 556787		Read Dates: 09/21/25 - 10/20/25 (29 Days)	
DESCRIPTION	CURRENT READING	PREVIOUS READING	USAGE
Total Energy	2115 Actual	2088 Actual	27 ccf

NATURAL GAS ADJUSTMENTS

DESCRIPTION	VALUE UNITS	CONVERSION	VALUE UNITS
Heat Content Adjustment	27 ccf	x 1.047800	28 therms

NATURAL GAS CHARGES **RATE: Residential Firm Service**

DESCRIPTION	USAGE UNITS	RATE	CHARGE
Basic Service Chg			\$9.00
Distribution Chg	28 therms	\$0.380239	\$10.65
Cost Of Gas	28 therms	\$0.316786	\$8.87
Gas Affordability	28 therms	\$0.008750	\$0.25
Pricing Event Surcharge	28 therms	\$0.042190	\$1.18
Decoupling Adj	28 therms	\$0.050691	\$1.42
Resource Adjustment			\$2.12
Subtotal			\$33.49
City Fees			\$2.00
Transit Improvement Tax		0.25%	\$0.09
Other Special District		0.50%	\$0.18
County Tax		0.375%	\$0.13
State Tax		6.875%	\$2.36
Total			\$38.25

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.



STAY AWAY. STAY SAFE.

Always assume that electric lines and equipment are energized, even if they do not appear to be "live". Stay at least 30 feet away from downed lines.

Learn more at xcelenergy.com/Safety.

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10/21/2025

51-0012627949-9

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

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**.



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
- WiFi network name and password when you decide to connect a compatible device to your smart meter for applications such as the My Energy Connection app
- 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 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.

You can access your energy usage data and billing information by using My Account at 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.

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 (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.



We may use your energy usage data to create aggregated energy usage data reports, such as for reporting to government agencies and local government bodies. These reports help to explain general energy consumption and benchmark conservation or environmental programs.

We maintain an individual's anonymity when generating aggregated data reports, including those designed to prevent the re-identification of the information. We do not identify an individual customer's energy usage data, or a specific customer or premise address associated with the reported energy usage in these reports.

You can choose to share certain information with third parties, including your energy usage data, if you authorize this by submitting a specific consent form. Information on how to provide authorization and a model form are available at xcelenergy.com/privacy (select the Customer Data Access page). Make sure Minnesota is selected in the drop-down menu in the bottom-right corner of the page.

Before you give permission to pass your information to a third party, you should consider how the third party wants to use the information they are asking for. For example, depending on the type of metering equipment installed at your home or business, it may be possible to get insight into your daily activities through analysis of your energy usage data.

Declining a third-party request for the release of your information will not affect the provision of any service you receive from Xcel Energy. You may at any time end or limit any consent you provided that gives permission to a third party to access or use your information by sending a request to us at: datarequest@xcelenergy.com or P.O. Box 8, Eau Claire, WI 54702.

How we protect your information

We maintain administrative, technical and physical safeguards designed to protect the privacy and security of the information we maintain about you. Among other protections, these safeguards are designed to restrict access to your information to those Xcel Energy employees, other personnel, and contracted agents, that need access for an identified business purpose.

If we experience a significant data breach that involves your personal information, we will notify you, as required by law.

Access and correction

You may ask to review the information we keep about you for our business purposes, and ask that we make changes to incorrect information. Changes you request are done free of charge. You may use our My Account site or contact us at **800-895-4999** to request changes. In some cases, we may deny your request to see information we keep on file about you, or your request to make changes to your information. If we deny your request, we will notify you in writing of the reason for the denial. If you disagree with our reason(s) and we are unable to resolve the dispute within 45 days, you may contact the Minnesota Public Utilities Commission at consumer.puc@state.mn.us or **651-296-0406** or **800-657-3782**.

Scams

Be aware of scams targeting our customers across the states we serve. NEVER give out personal information, debit/credit card numbers or bank account numbers, or wire money as a result of an unexpected call. We contact customers initially by U.S. mail about past

due bills— not over the phone — and send printed disconnection notices. You can always verify the status of your Xcel Energy account by using My Account, our mobile app, calling Xcel Energy Customer Service at **800-895-4999** or our Business Solutions Center at **800-481-4700** (Monday – Friday, 8 a.m. – 5 p.m.).

Visit xcelenergy.com/Scams for more information about how you can avoid scams.

More information

If you would like more information on our privacy practices, have questions or comments about our Privacy Notice, or would like to update information we have about you or your customer data preferences, please call us at **800-895-4999**.

To review our Privacy Notice in its entirety, visit xcelenergy.com/privacy.

