



SERVICE ADDRESS	ACCOUNT NUMBER	DUE DATE
ROBERT E LOZINSKI 1007 14TH AVE SE SAINT CLOUD, MN 56304-1741	51-5190595-4	12/29/2025
	STATEMENT NUMBER	STATEMENT DATE
	954936806	12/01/2025
		CREDIT AMOUNT
		<b>-\$1.66 CR</b>

**YOUR MONTHLY ELECTRICITY USAGE**



DAILY AVERAGES	Last Year	This Year
Temperature	37° F	34° F
Electricity kWh	51.4	52.3
Electricity Cost	\$2.30	\$1.12

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

Electricity Service	10/28/25 - 11/30/25	1727 kWh	\$187.79
Other Recurring Charges			-\$150.97 CR
Non-Recurring Charges / Credits			-\$22.73 CR
<b>Current Charges</b>			<b>\$14.09</b>

**AVERAGED MONTHLY ACCOUNT BALANCE - MONTH 5** (Balance de su plan de pago fijo)

		ACTUAL	AMP
Previous Balance	As of 10/28	-\$1,123.71 CR	\$9.93
Payment Received	Electronic 11/25	-\$9.93 CR	-\$9.93 CR
	Online Payment 10/30	-\$9.93 CR	-\$9.93 CR
Balance Forward		<b>-\$1,143.57 CR</b>	<b>-\$9.93 CR</b>
Current Charges		\$14.09	\$8.27
<b>Amount Due</b> (Cantidad a pagar)		<b>-\$1,129.48 CR</b>	<b>-\$1.66 CR</b>

**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



**INFORMATION ABOUT YOUR BILL**

Thank you for your payment.

Your current AMP amount is \$31.00.

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
51-5190595-4	12/29/2025	-\$1.66 CR	Credit Do Not Pay

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			

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



ROBERT E LOZINSKI  
 1007 14TH AVE SE  
 SAINT CLOUD MN 56304-1741



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

31 51122925 51905954 00000000827\*0000000166

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--- no inserts ---



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SERVICE ADDRESS: 1007 14TH AVE SE SAINT CLOUD, MN 56304-1741  
NEXT READ DATE: 01/05/26

### ELECTRICITY SERVICE DETAILS

PREMISES NUMBER: 302504644  
INVOICE NUMBER: 1233996267

### METER READING INFORMATION

METER 360531055		
Read Dates: 10/28/25 - 11/30/25 (33 Days)		
DESCRIPTION	USAGE TYPE	USAGE
Total Energy	Actual	1727 kWh

### ELECTRICITY CHARGES

#### RATE: Residential Service

DESCRIPTION	USAGE UNITS	RATE	CHARGE
Basic Service Chg			\$6.00
Energy Charge Winter	1727 kWh	\$0.065370	\$112.89
Fuel Cost Charge	1727 kWh	\$0.018628	\$32.17
Sales True Up	1727 kWh	\$0.005700	\$9.84
Affordability Chrg			\$2.12
Resource Adjustment			\$11.75
Interim Rate Adj			\$8.49
<b>Subtotal</b>			<b>\$183.26</b>
City Fees		4.00%	\$3.16
Transit Improvement Tax		0.50%	\$0.08
Other Special District		0.50%	\$0.08
State Tax		6.875%	\$1.21
<b>Total</b>			<b>\$187.79</b>

### OTHER RECURRING CHARGES DETAILS

DESCRIPTION	CHARGE
Solar* Rewards Community Solar	
Production Credit	
Solar Production Period	October 2025
SRC082274 Production Credit	1332.50 kWh x -0.113300
<b>Total</b>	<b>-\$150.97 CR</b>



## 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).



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**NON-RECURRING CHARGES / CREDITS DETAILS**

DESCRIPTION	CHARGE
Combined Elec Refund CR      Premise # 302504644	- \$22.73 CR
<b>Total</b>	<b>- \$22.73 CR</b>

**INFORMATION ABOUT YOUR BILL**

Effective December 1, 2025 the Resource Adjustment line item on your bill has increased due to a change in the Conservation Improvement Program (CIP) factor. The electric CIP portion of the Resource Adjustment is \$0.001397 per kilowatt-hour (kWh).

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.

Your bill this month includes a refund, plus interest where it applies, due to lower-than-expected expenses for the following: property tax owed by Xcel Energy, employee incentive compensation for 2024, and deferred tax assets. Your refund appears on your bill as "Combined Elec. Refund CR."



**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**.



**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](https://xcelenergy.com/AutoPay), or scan the QR code to visit our Auto Pay enrollment page. For more information call **800-895-4999**.



## 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**.





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# SHARE THE HEAT

YOU CAN HELP YOUR MINNESOTAN NEIGHBORS IN NEED BY GIVING TO HEATSHARE.

HeatShare is a voluntary program administered by The Salvation Army. It helps those in need survive our long winters by providing funds for heating bills and heating-related repairs. Visit [heatshare.org](https://heatshare.org) for more information.

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## YES! I WANT TO CONTRIBUTE TO HEATSHARE.

- I am making a monthly contribution of:
  - \$2       \$5
  - \$10      Other \$ \_\_\_\_\_

(This amount will be added to your monthly bill)  
OR

- I am making a one-time contribution of:  
\$ \_\_\_\_\_  
(Please make your check payable to HeatShare)

Name (please print) \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Xcel Energy account number \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

### THANK YOU FOR YOUR GENEROUS CONTRIBUTION.

If you are sending a one-time contribution, please make your check payable to HeatShare, and enclose it and this form with your Xcel Energy payment. If you are on AutoPay, complete and send this form to the address on your energy bill, with the following notation: **Attention: HeatShare.**

Mailing address:  
**XCEL ENERGY PAR WI  
1051-01-PAR 1414  
WEST HAMILTON AVE STE 3  
EAU CLAIRE, WI 54701**

12/01/2025

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