



SERVICE ADDRESS	ACCOUNT NUMBER	DUE DATE	
OLIVIA MATHIOWETZ 708 KORONIS AVE PAYNESVILLE, MN 56362-1804	51-0014638991-6	02/05/2026	
	STATEMENT NUMBER	STATEMENT DATE	AMOUNT DUE
	960418105	01/08/2026	\$386.34

Your Account is Overdue - Please Pay Immediately

YOUR MONTHLY ELECTRICITY USAGE



DAILY AVERAGES	Last Year	This Year
Temperature	20° F	17° F
Electricity kWh	24.6	27.6
Electricity Cost	\$4.11	\$4.85

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

Electricity Service	12/07/25 - 01/07/26	857 kWh	\$150.40
Non-Recurring Charges / Credits			\$3.46
Current Charges			\$153.86

ACCOUNT BALANCE (Balance de su cuenta)

Previous Balance	As of 12/07	\$282.48
Payment Received	Online Payment 12/09	-\$50.00 CR
Balance Forward		\$232.48
Current Charges		\$153.86
Amount Due (Cantidad a pagar)		\$386.34

INFORMATION ABOUT YOUR BILL

This month's Resource Adjustment includes a change in the Transmission Cost Recovery (TCR) Adjustment, which recovers the costs of transmission and distribution investments, including delivery of renewable energy sources to customers. The TCR portion of the Resource Adjustment is \$0.004436 per kWh for Residential Customers; \$0.003006 per kWh for Commercial (Non-Demand) customers; \$0.323 per kW for Demand billed customers; and \$0.000847 per kWh for Critical Peak Price TOU customers.

Just a reminder about the past due amount on your account. If you have already sent your payment, thank you. Otherwise, please call 1-800-895-4999 to confirm the status of your account.

Thank you for your payment.

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
51-0014638991-6	02/05/2026	\$386.34	

Please see the back of this bill for more information regarding the late payment charge. Pay on or before the date due to avoid assessment of a late payment charge.
Make your check payable to XCEL ENERGY

FEBRUARY						
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

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



OLIVIA MATHIOWETZ
708 KORONIS AVE
PAYNESVILLE MN 56362-1804



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



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SERVICE ADDRESS: 708 KORONIS AVE PAYNESVILLE, MN 56362-1804
NEXT READ DATE: 02/11/26

ELECTRICITY SERVICE DETAILS

PREMISES NUMBER: 303862113
INVOICE NUMBER: 1243011704

METER READING INFORMATION

METER 360400228 Read Dates: 12/07/25 - 01/07/26 (31 Days)

DESCRIPTION	USAGE TYPE	USAGE
Total Energy	Actual	857 kWh

ELECTRICITY CHARGES

RATE: Residential Service

DESCRIPTION	USAGE UNITS	RATE	CHARGE
Basic Service Chg			\$6.00
Energy Charge Winter	857 kWh	\$0.113640	\$97.39
Fuel Cost Charge	857 kWh	\$0.015986	\$13.70
Sales True Up	857 kWh	\$0.005700	\$4.88
Affordability Chrg			\$2.12
Resource Adjustment			\$8.44
Interim Rate Adj			\$7.38

Subtotal **\$139.91**

Transit Improvement Tax 0.25% \$0.35

County Tax 0.375% \$0.52

State Tax 6.875% \$9.62

Total **\$150.40**

NON-RECURRING CHARGES / CREDITS DETAILS

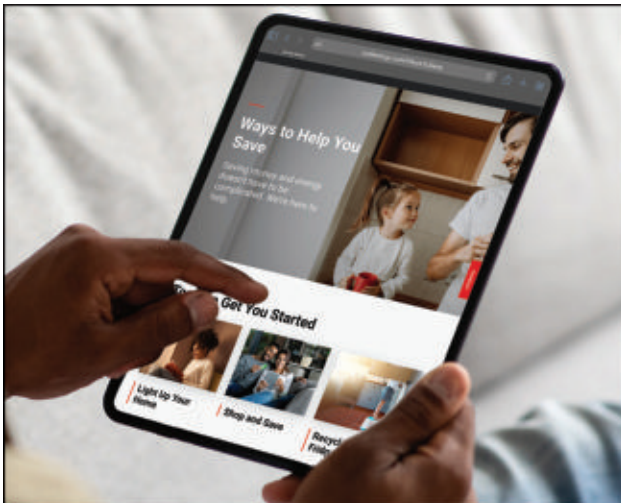
DESCRIPTION	CHARGE
Late Charge Assessed	\$3.46
Total	\$3.46



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.



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.



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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.



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, 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.

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 833-860-1365.
- **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**.