



SERVICE ADDRESS	ACCOUNT NUMBER	DUE DATE
JAN A NELSON 526 OLMSTEAD ST WINONA, MN 55987-2932	51-6373834-3	02/13/2026
	STATEMENT NUMBER	STATEMENT DATE
	961517631	01/16/2026
		AMOUNT DUE
		<b>\$214.90</b>

**YOUR MONTHLY ELECTRICITY USAGE**



DAILY AVERAGES	Last Year	This Year
Temperature	23° F	26° F
Electricity kWh	29.4	29.8
Electricity Cost	\$5.18	\$4.11

**YOUR MONTHLY NATURAL GAS USAGE**



DAILY AVERAGES	Last Year	This Year
Temperature	23° F	25° F
Gas Therms	2.7	2.1
Gas Cost	\$3.14	\$2.82

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

Electricity Service	12/15/25 - 01/15/26	923 kWh	\$167.81
Natural Gas Service	12/16/25 - 01/16/26	65 therms	\$87.50
Other Recurring Charges			-\$40.41 CR
<b>Current Charges</b>			<b>\$214.90</b>

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

Previous Balance	As of 12/15	\$189.97
Payment Received	Electronic 01/08	-\$189.97 CR
Balance Forward		<b>\$0.00</b>
Current Charges		\$214.90
<b>Amount Due</b> (Cantidad a pagar)		<b>\$214.90</b>

**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.

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
51-6373834-3	02/13/2026	<b>\$214.90</b>	

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 -----



JAN A NELSON  
526 OLMSTEAD ST  
WINONA MN 55987-2932



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



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**SERVICE ADDRESS:** 526 OLMSTEAD ST WINONA, MN 55987-2932  
**NEXT READ DATE:** 02/20/26

### ELECTRICITY SERVICE DETAILS

**PREMISES NUMBER:** 303448706  
**INVOICE NUMBER:** 1245328756

### METER READING INFORMATION

**METER 360412674** Read Dates: 12/15/25 - 01/15/26 (31 Days)

DESCRIPTION	USAGE TYPE	USAGE
Total Energy	Actual	923 kWh

### ELECTRICITY CHARGES

#### RATE: Residential Service

DESCRIPTION	USAGE UNITS	RATE	CHARGE
Basic Service Chg			\$6.00
Energy Charge Winter	923 kWh	\$0.113640	\$104.89
Fuel Cost Charge	923 kWh	\$0.015883	\$14.66
Sales True Up	923 kWh	\$0.005700	\$5.26
Affordability Chrg			\$2.12
Resource Adjustment			\$9.07
Interim Rate Adj			\$7.92

**Subtotal** **\$149.92**

City Fees 4.00% \$6.00

Transit Improvement Tax 0.50% \$0.78

County Tax 0.25% \$0.39

State Tax 6.875% \$10.72

**Total** **\$167.81**

**SERVICE ADDRESS:** 526 OLMSTEAD ST WINONA, MN 55987-2932  
**NEXT READ DATE:** 02/20/26

### NATURAL GAS SERVICE DETAILS

**PREMISES NUMBER:** 303448706  
**INVOICE NUMBER:** 0577319589

### METER READING INFORMATION

**METER 20146925** Read Dates: 12/16/25 - 01/16/26 (31 Days)

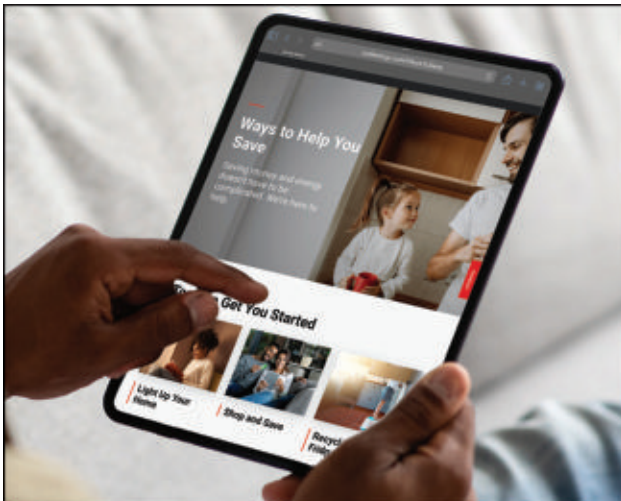
DESCRIPTION	CURRENT READING	PREVIOUS READING	USAGE
Total Energy	406 Actual	345 Actual	61 ccf



## 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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### NATURAL GAS ADJUSTMENTS

DESCRIPTION	VALUE UNITS	CONVERSION	VALUE UNITS
Heat Content Adjustment	61 ccf	x 1.064600	65 therms

### NATURAL GAS CHARGES

#### RATE: Residential Firm Service

DESCRIPTION	USAGE UNITS	RATE	CHARGE
Basic Service Chg			\$9.00
Distribution Chg	65 therms	\$0.380239	\$24.72
Cost Of Gas	65 therms	\$0.623077	\$40.50
Gas Affordability	65 therms	\$0.008750	\$0.57
Interim Rate Adjust			\$2.82
Pricing Event Surcharge	65 therms	\$0.042190	\$2.74
Decoupling Adj	65 therms	\$0.050691	\$3.29
Resource Adjustment			\$3.86

**Total** **\$87.50**

### OTHER RECURRING CHARGES DETAILS

DESCRIPTION	CHARGE
Solar* Rewards Community Solar Production Credit	
Solar Production Period	December 2025
SRC083116 Production Credit	231.49 kWh x -0.113300
ABC Pilot	Premise # 303448706
City Fees	4.00%
County Tax	0.25%
State Tax	6.875%
Transit Improvement Tax	0.50%
<b>Total</b>	<b>-\$40.41 CR</b>

### INFORMATION ABOUT YOUR BILL

The Automatic Bill Credit Pilot is designed to reduce energy burden in areas with high poverty and energy burden. Beginning in June 2025, your monthly bill will show an "ABC Pilot" credit. You do not need to do anything to receive this credit. If you would like to opt out of receiving the bill credit for any reason, please contact 1-800-895-4999.

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**.



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

# XCEL ENERGY MINNESOTA NATURAL GAS RATES

## INTERIM CHANGE IN NATURAL GAS RATES STARTING JANUARY 1, 2026

### XCEL ENERGY'S RATE INCREASE REQUEST

Xcel Energy has asked the Minnesota Public Utilities Commission (MPUC) for permission to increase its natural gas rates beginning January 1, 2026. The requested increase is approximately 8.2% or \$63.40 million. Xcel Energy's last request for a rate increase was in 2023.

State law allows Xcel Energy to collect higher rates on an interim (temporary) basis while the MPUC reviews Xcel Energy's request. The interim rate increase for 2026 is 6.8%, or \$51.47 million, over current rates. Because this increase only applies to the base rate – which includes the customer charge, distribution charge, and distribution demand charge where applicable – portion of customers' bills exclusive of fuel costs and certain rate riders, the interim rate request is uniformly billed as a 16.19% increase of that portion of the bill, or \$5.84 per month for an average residential customer. This increase appears on your bill as an Interim Rate Adjustment.

Typically, final rates are approved and become effective within 10 months of the date of the Application, unless the review period is extended by the MPUC. If final rates are lower than interim rates, Xcel Energy will refund customers the difference with interest. If final rates are higher than interim rates, Xcel Energy will not charge customers the difference.

### WHY IS XCEL ENERGY ASKING FOR AN INCREASE?

A number of factors are driving the need for this increase. The Company has continued to make capital investments in the safety and reliability of our natural gas system and has continued to incur increased costs to serve new and existing customers. Xcel Energy has also experienced significant annual increases in inflation, labor costs, and other expenses necessary to serve our customers. Recovering these costs is critical to Xcel Energy's ability to continue to successfully provide safe, reliable, and affordable natural gas service to its customers long into the future.

### HOW WILL THE RATE CHANGE AFFECT MONTHLY BILLS?

The proposed rate increase will affect individual monthly bills differently, depending on natural gas use and customer type. The proposed rate increase affects only those charges that recover the cost of providing service to our customers – approximately 47% of your total bill. This rate increase does not affect the wholesale cost of the gas, which is passed on to you directly without markup. Your monthly bills will continue to vary due to changes in the wholesale cost of natural gas and individual natural gas use.

The typical residential gas customer uses 71 therms per month. On average, the proposed \$63.40 million rate change would increase the bill for a typical residential natural gas customer by \$7.11 per month or \$85.32 annually.

### PROPOSED CHANGES FOR MONTHLY NATURAL GAS BASE RATES

The following chart shows the current and proposed customer charge and distribution charge for each customer class.

Customer Class	Present Monthly Customer Charge	Proposed Monthly Customer Charge	Present Distribution Charge (per therm)	Proposed Distribution Charge Ccf (or therm)
Residential	\$9.00	\$12.00	\$0.380239	\$0.472233
Sm. Commercial	\$20.00	\$30.00	\$0.311426	\$0.401388
Lg. Commercial	\$50.00	\$50.00	\$0.272547	\$0.344499
Sm. Demand	\$175.00	\$175.00	\$0.154138	\$0.225645
Sm. Demand - Dmd			\$0.895000	\$0.895000
Lg. Demand	\$275.00	\$275.00	\$0.154138	\$0.225645
Lg. Demand - Dmd			\$0.895000	\$0.895000
Sm. Interruptible Tier I	\$150.00	\$150.00	\$0.220365	\$0.284904
Sm. Interruptible Tier II	\$150.00	\$150.00	\$0.198329	\$0.256414
Med. Interruptible Tier I	\$300.00	\$300.00	\$0.154138	\$0.225645
Med. Interruptible Tier II	\$300.00	\$300.00	\$0.138724	\$0.203081
Lg. Interruptible Tier I	\$450.00	\$450.00	\$0.136293	\$0.192992
Lg. Interruptible Tier II	\$450.00	\$450.00	\$0.122664	\$0.173693
Lg. Firm Transport	\$300.00	\$300.00	\$0.154138	\$0.225645
Lg. Firm Transport - Dmd			\$0.895000	\$0.895000
Sm. Interruptible Transport	\$175.00	\$175.00	\$0.220365	\$0.284904
Med. Interruptible Transport	\$325.00	\$325.00	\$0.154138	\$0.225645
Lg. Interruptible Transport	\$475.00	\$475.00	\$0.136293	\$0.192992
Lg. Interruptible Transport combined with Negotiated	\$300.00	\$300.00	\$0.031586	\$0.031586



The chart below shows the effect of the interim and proposed rate change on monthly bills for customers with average natural gas usage.

Customer Class	Average Monthly Usage in Ccf (or therms)	Average Monthly Bill - Current Rates	Average Monthly Bill - Interim Rates	Average Monthly Bill - Proposed Rates
Residential	71	\$82	\$88	\$89
Sm. Commercial	189	\$199	\$211	\$221
Lg. Commercial	1,303	\$1,235	\$1,300	\$1,315
Sm. Demand	7,924	\$6,918	\$7,293	\$7,405
Lg. Demand	17,776	\$15,015	\$15,809	\$16,108
Sm. Interruptible	6,745	\$4,633	\$4,898	\$5,001
Med. Interruptible	46,220	\$27,353	\$28,555	\$30,196
Lg. Interruptible	617,483	\$350,615	\$364,315	\$379,449
Lg. Firm Transport**	75,708	\$19,432	\$22,455	\$24,088
Sm. Interruptible Transport**	6,745	\$1,729	\$1,998	\$2,097
Med. Interruptible Transport**	118,174	\$19,722	\$22,724	\$26,990
Lg. Interruptible Transport**	2,119,680	\$88,455	\$99,345	\$88,455

\*\*Transportation classes bill estimates do not include the cost of gas

### WHAT IS XCEL ENERGY DOING TO CONTROL COSTS?

Xcel Energy's average residential natural gas rates are among the lowest in the nation, and residential natural gas rates will remain among the lowest if this proposal is approved. We are committed to doing all we can to keep costs low for our customers while delivering the safe, reliable energy they depend on. To do so, we are:

- Reviewing and monitoring our business to minimize operating and maintenance cost increases.
- Leading the nation with our energy conservation programs that help customers manage their energy use and save money on their bills.
- Working with local and state agencies that provide energy assistance to low-income customers.

### HELP WITH BILLS

If you are having trouble making regular payments on your Xcel Energy account, contact us as soon as possible at 800-895-4999. We will work with you to arrange a payment plan and connect you to other resources that can help. Learn more at <https://mn.my.xcelenergy.com/s/billing-payment/energy-assistance>.

### WHAT IS THE PROCESS FOR REVIEWING XCEL ENERGY'S RATE INCREASE REQUEST?

The MPUC, the Minnesota Department of Commerce – Division of Energy Resources, and the Office of the Attorney General – Residential Utilities Division, along with other interested parties, will investigate our proposal.

The MPUC will hold public hearings and accept written comments about our rate request.

Customers and others will be able to comment on our rate request at the public hearings. You may add verbal comments, written comments, or both into the record. Notice of the public hearing dates and locations will be published in local newspapers, included in monthly bills, and at: [https://www.xcelenergy.com/company/rates\\_and\\_regulations/filings/minnesota\\_natural\\_gas\\_rate\\_proposal](https://www.xcelenergy.com/company/rates_and_regulations/filings/minnesota_natural_gas_rate_proposal) (Make sure "Minnesota" is selected in the top left-hand corner.)

### MORE INFORMATION

Xcel Energy's current and proposed rate schedules are available at:

#### Xcel Energy

Web: [https://www.xcelenergy.com/company/rates\\_and\\_regulations/rates](https://www.xcelenergy.com/company/rates_and_regulations/rates)

Phone: 800-895-4999  
414 Nicollet Mall  
Minneapolis, MN 55401

#### Minnesota Department of Commerce

Web: <https://efiling.web.commerce.state.mn.us/documents>  
Type 25-356 in the Docket #s section, click on Search, and the list of documents will appear on the next page.

U.S. Mail: 85 7th Place East, Suite 280, St. Paul, MN 55101  
Phone: 651-539-1500 or 800-657-3602

Citizens with hearing or speech disabilities may call through their preferred Telecommunications Relay Service.

### SUBMIT COMMENTS

The MPUC is asking customers to comment on Xcel Energy's request for a rate increase. Send comments to, or contact the MPUC's Consumer Affairs Office for assistance with submitting comments:

Online: [mn.gov/puc/get-involved/public-comments/](https://mn.gov/puc/get-involved/public-comments/)  
Be sure to reference docket number 25-356

U.S. Mail: 121 7th Place East, Suite 350, St. Paul, MN 55101  
Phone: 651-296-0406 or 800-657-3782

### Important

Comments will be made available to the public on the MPUC's website, except in limited circumstances consistent with the Minnesota Government Data Practices Act. The MPUC does not edit or delete personally identifying information from submissions.

