



SERVICE ADDRESS	ACCOUNT NUMBER	DUE DATE
ELSIE M MAYARD 755 MINNEHAHA AVE W FL 1 SAINT PAUL, MN 55104-1626	51-6914415-4	07/31/2015
	STATEMENT NUMBER	STATEMENT DATE
	463099001	07/07/2015
		AMOUNT DUE
		\$11,920.84

Your Account is Overdue - Please Pay Immediately

YOUR MONTHLY NATURAL GAS USAGE



DAILY AVERAGES	Last Year	This Year
Temperature	71° F	70° F
Gas Therms	0.8	0.2
Gas Cost	\$1.20	\$0.67

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

Natural Gas Service	06/02/15 - 07/01/15	7 therms	\$19.43
Non-Recurring Charges / Credits			\$102.80
Current Charges			\$122.23

ACCOUNT BALANCE

Previous Balance	As of 06/02	\$11,798.61
No Payments Received		\$0.00
Balance Forward		\$11,798.61
Current Charges		\$122.23
Amount Due		\$11,920.84

QUESTIONS ABOUT YOUR BILL?

See our website: xcelenergy.com

Email us at: Customerservice@xcelenergy.com

Call 24 hours a day, 7 days a week

Please Call: 1-800-895-4999

Hearing Impaired: 1-800-895-4949

Español: 1-800-687-8778

Or write us at: XCEL ENERGY
PO BOX 8
EAU CLAIRE WI 54702-0008



INFORMATION ABOUT YOUR BILL

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.

Stealing electricity or natural gas is dangerous, against the law and ultimately costs all of our customers. Protect yourself and others by reporting anyone tapping into a line, bypassing a meter, tampering with equipment or otherwise stealing energy to Xcel Energy's **Revenue Assurance Hotline** at 1-888-823-1511. Information you report will be kept confidential and you'll remain anonymous.

RETURN BOTTOM PORTION WITH YOUR PAYMENT • PLEASE DO NOT USE STAPLES, TAPE OR PAPER CLIPS



ACCOUNT NUMBER	DUE DATE	AMOUNT DUE	AMOUNT ENCLOSED
51-6914415-4	07/31/2015	\$11,920.84	

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

JULY						
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	

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ELSIE M MAYARD
755 MINNEHAHA AVE W
SAINT PAUL MN 55104-1626



XCEL ENERGY
P.O. BOX 9477
MPLS MN 55484-9477



Summer is a great time for ...

New ways to be energy efficient,
new rebates, new prizes and more.

Join our growing number of
followers on Facebook, Twitter
and YouTube who stay in the know
about important information.

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SERVICE ADDRESS: 755 MINNEHAHA AVE W FL 1 SAINT PAUL, MN 55104-1626
NEXT READ DATE: 08/04/15

NATURAL GAS SERVICE DETAILS

PREMISES NUMBER: 303678772
INVOICE NUMBER: 0291353022

METER READING INFORMATION

METER 20052916	Read Dates: 06/02/15 - 07/01/15 (29 Days)		
DESCRIPTION	CURRENT READING	PREVIOUS READING	USAGE
Total Energy	8248 Actual	8241 Actual	7 ccf

NATURAL GAS ADJUSTMENTS

DESCRIPTION	VALUE UNITS	CONVERSION	VALUE UNITS
Heat Content Adjustment	7 ccf	x 1.048900	7 therms

NATURAL GAS CHARGES

RATE: Residential Firm Service

DESCRIPTION	USAGE UNITS	RATE	CHARGE
Basic Service Chg			\$9.00
Distribution Chg	7 therms	\$0.185913	\$1.30
Cost Of Gas	7 therms	\$0.414286	\$2.90
Gas Affordability	7 therms	\$0.004000	\$0.03
Resource Adjustment			\$0.32
Subtotal			\$13.55
City Fees			\$4.50
Transit Improvement Tax		0.25%	\$0.04
City Tax		0.50%	\$0.10
State Tax		6.875%	\$1.24
Total			\$19.43

NON-RECURRING CHARGES / CREDITS DETAILS

DESCRIPTION	CHARGE
Late Charge Assessed	\$102.80
Total	\$102.80



Call Before You Clear a Septic or Sewer Line

If your sewer or septic line is clogged, call us anytime at 1-800-895-2999 before anyone attempts to clear it. A natural gas pipe could have been inadvertently installed through your sewer or septic line. Equipment to clear it can puncture the gas pipe and cause a dangerous release of gas. Call us—we'll check your sewer or septic line at no charge to be sure it's safe to clear.

To have your sewer or septic line checked at NO CHARGE, call 1-800-895-2999.



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POP QUIZ

If your air conditioner is old, consider buying an energy-efficient model. Look for the ENERGY STAR® and EnergyGuide labels—qualified room air conditioners are _____ more efficient, and qualified central units are about _____ more efficient than standard models.

- A. 5%; 10%
- B. 7%; 8%
- C. 10%; 15%
- D. 15%; 20%

Source: energy.gov/energysaver/articles/tips-air-conditioners

Answer: C

Energy Efficiency During the Summer

Walking into a cool home at the end of a **HOT** day is as soothing as that first cup of coffee in the morning. But, staying cool and comfortable at home may increase your energy bill during summer months. Lucky for you, it doesn't have to! Simply lower your summer energy bills by implementing energy-efficient updates around your home.

Visit xcelenergy.com for seasonal efficiency tips and to learn more about our energy efficiency programs.

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Enroll in Auto Pay — No Late Fees and No Worries

Auto Pay means saving time and mailing costs through the benefits of automatic payment withdrawal from your checking account. Your payment will automatically post to your Xcel Energy account on your due date and a withdrawal will be directed to the checking account you provide with this enrollment.

To enroll, just fill in the information on the lines below, cut off this form, and include along with your check and bill stub in the remit envelope. Money orders do not qualify. Watch for **Automated Bank Payment** to appear on your billing statement to ensure your enrollment is in effect.

I authorize Xcel Energy to initiate transfers from the bank account indicated on the enclosed check payment to make monthly payments on my Xcel Energy Account on my due date. This authority will remain in effect until I notify Xcel Energy, or Xcel Energy notifies me of the need to cancel the enrollment. I understand that a new authorization is required if I change my bank account. I have kept a record of this authorization.

Authorized signature

Signature above must match name on the bank account.

Xcel Energy account

See page 1 of bill statement.

Date

For more information or to enroll online, visit XcelEnergy.com/MyAccount or call 1-800-895-4999.

IMPORTANT PHONE NUMBERS

Electric Emergencies:	1-800-895-1999	24 hours, 7 days a week
Natural Gas Emergencies:	1-800-895-2999	24 hours, 7 days a week
Residential Customer Service:*	1-800-895-4999	24 hours, 7 days a week
Business Solutions Center:*	1-800-481-4700	8am – 5pm, Mon – Fri
TTD/TTY	1-800-895-4949	24 hours, 7 days a week
Call Before You Dig	811	8am – 5pm, Mon – Fri

*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 9477
Minneapolis, MN 55484-9477
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 1-800-895-4999 or online at www.xcelenergy.com. You can also contact the Minnesota Department of Commerce at www.commerce.state.mn.us or the Minnesota Pollution Control Agency at www.pca.state.mn.us/programs/electricity.html.

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 – www.puc.state.mn.us.

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 1-800-895-4999.

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.

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.

Environmental Improvement Rider

Minnesota law allows Xcel Energy to recover the costs of significant environmental improvements at three of Xcel Energy's fossil fuel power plants.

Fuel Clause Adjustment

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.

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 development of renewable energy projects and research and development of renewable energy technologies.

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.

Windsor[®]

Windsor[®] is an optional program where you choose how much wind energy you would like to support. You can choose a fixed number of Windsor[®] blocks (100 kWh each) or choose a 100% Windsor[®] 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.

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.

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 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**Standard Payment Options:** (No fees apply)

- **My Account/eBill™** – View/pay your bill, view energy usage and access account information.
- **Auto Pay** – Automatically pay your bill directly from your bank account.
- **Online View and Pay** – View and pay your bills online.
- **Pay By Phone** – Make your payment by phone from your checking or savings account by calling 1-800-895-4999.
- **Pay By Mail** – Return the enclosed envelope and attached bill stub with your payment. Apply proper postage.

Other Payment Options (Third-Party Fees will apply. Xcel Energy does not collect nor benefit from these fees.)

- **Credit/Debit Card Payment** – Use your credit or debit card either online or by calling 1-888-747-1523.
- **Pay Stations** – Pay your bill in-person at a location near you.

Learn more at xcelenergy.com/MyAccount