



SERVICE ADDRESS	ACCOUNT NUMBER	DUE DATE
ELSIE M MAYARD 755 MINNEHAHA AVE W FL 1 SAINT PAUL, MN 55104-1626	51-6914415-4	08/18/2015
	STATEMENT NUMBER	STATEMENT DATE
	465240305	07/23/2015
		AMOUNT DUE
		\$11,936.32

Your Account is Overdue - Please Pay Immediately

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

Electricity Service	06/02/15 - 07/01/15	17 kWh	\$15.48
Current Charges			\$15.48

ACCOUNT BALANCE

Previous Balance	As of 06/02	\$11,920.84
No Payments Received		\$0.00
Balance Forward		\$11,920.84
Current Charges		\$15.48
Amount Due		\$11,936.32

YOUR MONTHLY ELECTRICITY USAGE



DAILY AVERAGES	Last Year	This Year
Temperature	71° F	70° F
Electricity kWh	6.7	0.6
Electricity Cost	\$1.43	\$0.53

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

For this month only, the Resource Adjustment has decreased due to changes in the Renewable Energy Standard (RES) Rider, which recovers our investments and expenses to add renewable energy systems to our generation resources. To return excess collections, the RES Rider portion of the Resource Adjustment is negative 2.280% of these charges on your bill: basic service charge, energy charge, and demand charge.

This month's Resource Adjustment includes an increase in the Transmission Cost Recovery Adjustment (TCR) which recovers the costs of transmission investments, including delivery of renewable energy sources to customers. The TCR portion of the Resource Adjustment is \$0.003236 per kWh for Residential customers; \$0.003073 per kWh for Commercial (Non-Demand) customers; and \$0.906 per kW for Demand billed customers. Questions? Contact us at 1-800-895-4999.

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	08/18/2015	\$11,936.32	

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

AUGUST						
S	M	T	W	T	F	S
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

31 51081815 69144154 0000000154800001193632



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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.



Create a Dark, Cool Space

Before you leave each morning, close up your house by drawing the blinds and shades. This will keep the sunlight out, and will make it easier to maintain a cool temperature in your home.



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

ELECTRICITY SERVICE DETAILS

PREMISES NUMBER: 303678772
 INVOICE NUMBER: 0580447240

METER READING INFORMATION

METER 67516285			
Read Dates: 06/02/15 - 07/01/15 (29 Days)			
DESCRIPTION	CURRENT READING	PREVIOUS READING	USAGE
Total Energy	4325 Actual	4308 Actual	17 kWh

ELECTRICITY CHARGES

RATE: Residential Service

DESCRIPTION	USAGE UNITS	RATE	CHARGE
Basic Service Chg			\$8.00
Energy Charge Summer	17 kWh	\$0.086710	\$1.47
Fuel Cost Charge	17 kWh	\$0.027647	\$0.47
Affordability Chrg			\$0.71
Resource Adjustment			\$0.03
Interim Rate Adj			\$0.63
Subtotal			\$11.31
City Fees			\$3.08
Transit Improvement Tax		0.25%	\$0.04
City Tax		0.50%	\$0.07
State Tax		6.875%	\$0.98
Total			\$15.48

INFORMATION ABOUT YOUR BILL

For an average residential customer, 56% of your bill refers to power plant costs, 8% to high voltage line costs and 36% to the cost of local wires that are connected to your home.

Notifications and Alerts Now Available

Take advantage of our new text and email notifications. Choose whether you want us to alert you when your electricity is out, remind you to pay your bill, notify you when a payment posted to your account, or all of the above.

Visit xcelenergy.com/MyAccount and click "My Profile and Notifications" to sign up today.



2014 Corporate Responsibility Report

Xcel Energy reports on economic, environmental and social performance in its 2014 Corporate Responsibility Report.

After May 20, visit xcelenergy.com/CorporateResponsibility to read our report.

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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.

Windsource®

Windsource® is an optional program where you choose how much wind energy you would like to support. You can choose a fixed number of Windsource® blocks (100 kWh each) or choose a 100% Windsource® 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 1-888-747-1573.
- **Pay Stations** – Pay your bill in-person at a location near you.

Learn more at xcelenergy.com/MyAccount