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 n m Mon - Fri 9 a.m.-5 p.m., Sat. Business Solutions Center:* 800.481.4700 8 a.m.-5 p.m., Mon.-Fri. TTD/TTY 800.895.4949 24 hours, 7 days a week Call Before You Dig 24 hours, 7 days a week

IMPORTANT ADDRESSES

 General Inquiries*
 Payments

 Xcel Energy
 Xcel Energy

 P0 Box 8
 P0 Box 9477

Eau Claire, WI 54702-0008 Minneapolis, MN 55484-9477

xcelenergy.com Please include stub for faster processing.

*Register any inquiry or complaint at the above.

ABOUT YOUR ELECTRIC RATES

Basic Service Charge

Fixed monthly charge for certain fixed costs (metering, billing, maintenance, etc.)

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.

Demand Side Management

South Dakota Public Utilities Commission-approved tariffs allow Xcel Energy to recover costs of energy efficiency and load management programs.

Energy Charge

Charge per kWh of electric usage to recover the variable costs of producing energy.

Environmental Cost Recovery

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

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.

Infrastructure Rider

South Dakota Public Utilities Commission-approved tariffs allow Xcel Energy to recover costs of eligible capital projects and property taxes not otherwise recovered in rates.

Transmission Cost Recovery

South Dakota law allows Xcel Energy to recover costs associated with new investments in the electric transmission system necessary to deliver electric energy to customers.

GENERAL INFORMATION

Estimated Bills

Xcel Energy attempts to read meters each month. If no reading is taken, we estimate your month's bill based on your past use.

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.

Governing Regulatory Agencies

The South Dakota Public Utilities Commission regulates this utility and are available for mediation. SDPUC: 500 E. Capitol Ave., Pierre, SD 57501-5070 – 800.332.1782 http://puc.sd.gov/

Late Payment Charge

Xcel Energy will assess a late payment charge on unpaid amounts two working days after the due date. The late payment fee is 1% of the unpaid balance.

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 at the *address above.

PAYMENT OPTIONS Learn more at xcelenergy.com/payment

Standard Payment Options: (No fees apply)

- My Account/eBill/Mobile App View/pay your bill, view energy usage and access account information.
- Auto Pay Automatically pay your bill directly from your bank account. Please note
 the actual bank debit date may be one or more days following such date based on the
 bank's practice.
- Bank View and Pay— View and pay your bills online through a third-party vendor.
- 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.

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

- Credit/Debit Card Payment Pay with your credit or debit card electronically in My Account/eBill/Mobile App, or by calling 888.747.1523. A processing fee is charged for each credit/debit card payment.
- 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 at xcelenergy.com> My Account