



The following pages are designed to give you information about payment options, our disconnection policy, steps to follow after a power outage, storm preperation, general customer safety guidelines, and assistance programs that are available.

If you have further questions about your electric bill or energy use, please call us at 1-800-228-4966.

New customers

Call 1-800-228-4966 to sign up for electric service. We'll work with you to make sure you'll have electric service when you move in. New customers receive a packet of information with details about rates, special services and energy saving programs.

If you're moving

Please call us at least two working days before your move so we can prepare your final bill. If your new location is within our service territory, we'll arrange for service there.

If you're moving away from our service area and you've had a good payment record with us, we can provide you with a credit reference and, upon written request, can send the reference directly to your new electric company.

Customer service

The Minnesota Public Utilities Commission oversees Minnesota Power's relationship with its customers. We're dedicated to providing excellent service and fair treatment for all of our customers. If you feel we haven't properly handled a question or concern of yours, the Public Utilities Commission is available for mediation upon written request.

IMPORTANT PHONE NUMBERS

"Lights Out" 24-hour automated outage reporting 1-800-30-POWER (1-800-307-6937)

24-hour customer service and bill inquiries 1-800-228-4966

Call 811 before you dig or 1-800-252-1166 (Gopher State One Call)

Shareholder Services 1-800-535-3056

Minnesota Public Utilities Commission

121 7th Place East, Suite 350 St. Paul, MN 55101-2147 651-296-0406 | 1-800-657-3782 www.puc.state.mn.us



Pay by phone or text message

Make a payment by calling Western Union Speedpay at (866) 228-0739. You will be charged a \$2.95 service fee.

Receive your amount due and pay your bill via text messaging with Western Union Speedpay. Register at mnpower.com/payments or by calling (866) 228-0739.

Pay by mail

Mail payment to: Minnesota Power, PO Box 1001, Duluth, MN 55806-1001. Do not mail cash.

Pay online

Access the Western Union Speedpay system for Minnesota Power at mnpower.com. If you make an online payment using a checking, savings or money market account, or a credit, debit, or ATM card, you will be charged a \$2.95 service fee.

Pay in person

Pay your bill using cash, check or money order at a Western Union Convenience Pay location. You'll need your Minnesota Power account number. Payments include a \$1 transaction fee. Visit mnpower.com/payments for a list of Convenience Pay locations.

Pay by check or money order at a Minnesota Power drop box. Visit mnpower.com/payments for a list of drop box locations.

Pay at Wal-Mart MoneyCenters or Wal-Mart and Kmart customer service desks

Be sure to bring your billing statement with account number and cash or a PIN-based debit card. Standard payment, delivered in three business days, costs \$1; next-day delivery costs \$1.50.

Recurring Payment Plan

Operated through Western Union Speedpay, a Recurring Payment Plan is a way to automatically pay your monthly electric bill. You select a date and each month a payment will be withdrawn from the bank account of your choice or posted to a credit, debit or ATM card.

The plan is free if you enroll using a checking, savings or money market account. It costs \$2.95 per payment if using a credit, debit or ATM card. Monthly payments are the only option available.

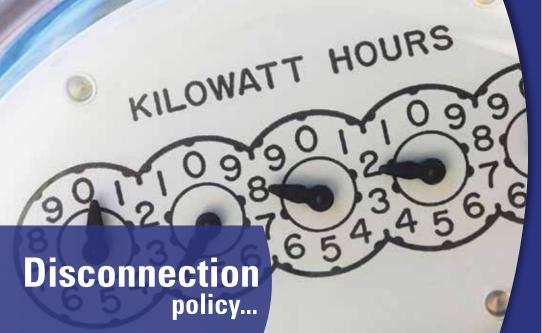
Go to mnpower.com/payments to learn more and set up your plan.

Sign up for e-Bill

E-Bill, or EBP (Electronic Bill Presentment), is the electronic delivery of a bill. A link to view your bill will be emailed to your inbox, along with any brochures you would normally receive with your paper bill.

Budget billing

Budget billing spreads the year's electricity bills evenly across 12 months so you avoid fluctuations associated with summer cooling and winter heating and pay the same amount each month. Enroll in this free service at mnpower.com/payments.



Every Minnesota Power utility bill includes a payment due date. Failure to pay your bill on time can result in service disconnection. Service may be discontinued five days after receiving written notice from us.

Non cold weather disconnections

Before electric service is disconnected, we'll send you an explanation for the disconnection by first-class mail. If the reason is nonpayment of a bill, you can avoid disconnection by making an acceptable payment plan or full payment of past due balances. Minnesota Power representatives will accept cash payments for the past due account.

Cold weather disconnections

Special disconnection procedures are in place between Oct. 15 and April 15. If disconnection of your electric service during these months affects your primary heating source, Minnesota's Cold Weather Rule applies. To be eligible for protection from service disconnection under this state law, customers must work out a monthly payment plan with Minnesota Power. If you receive a disconnection notice during the cold weather months, you also will receive detailed information about the Cold Weather Rule procedures.

Reconnection

If your service has been disconnected, you will have to pay all past due bills plus a reconnection charge to have your service restored. The reconnection charge is \$20 from 8 a.m. to 4:30 p.m. on weekdays and \$100 at other times and on weekends and holidays.

Before reconnecting your service, we also may require a deposit equal to an estimated or existing two months' bill.

Disconnection Policy

Service may be disconnected after receiving written notice if:

- You fail to pay your bill for utility service, but only when the amount of the outstanding bill equals or exceeds the amount of any deposit.
- You fail to meet Minnesota Power's deposit and credit requirements.
- You fail to make proper application for service.
- You violate any of Minnesota Power's regulations on file with the public utilities commission.
- You fail to provide Minnesota Power with reasonable access to its equipment and property.
- You fail to provide the service, equipment, or rights-of-way necessary to obtain service from Minnesota Power
- You breach the contract for service.
- It is necessary for Minnesota Power to comply with an order by a governmental authority having jurisdiction.

Service may be disconnected immediately and without written notice if:

- There is illegal activity such as meter tampering or diverting current.
- Circumstances exist that are hazardous to you, other Minnesota Power customers, the public, or Minnesota Power's equipment.

Minnesota Power will not knowingly disconnect your service while you are properly pursuing a complaint with us or through the public utilities commission.



Some of the most severe weather in this part of the country occurs during early and late winter. Minnesota Power's electric system is designed to withstand harsh weather, but storms bearing ice and high winds can cause outages.

Automated outage reporting

Notify us as soon as possible if the power goes out. The more reports we receive, the more accurately we can determine the extent of an outage and its cause.

Call Minnesota Power's "Lights Out" number, (800) 307-6937, to report an outage. Your call will reach an automated reporting service that will attempt to recognize the phone number and location from which you're calling, and notify a service representative that you're without power. If calling from a location other than that of the outage, follow the outage reporting instructions on the phone recording.

Remember, phones that require a connection to an electric outlet, such as a portable phone, probably won't work during an outage. Phones hard-wired to telephone company circuits should continue to work. Cell phones will work as long as the battery lasts.

Life support needs

Please let us know if any members of your household are on life-support equipment that relies on electrical service from Minnesota Power. You can be assigned a high priority for service restoration following a power outage by having your doctor send us a letter identifying what type of life support equipment you or a family member is using. Some service interruptions are unavoidable and we urge you to make any necessary arrangements for auxiliary power for life-support equipment.



Online outage information center Report an outage and find an outage map at mnpower.com.



Mobile outage app
Download the Minnesota Power
outage app for your iPhone, Android
or Blackberry at mnpower.com. Once
installed, you can get information
about outages throughout the
Minnesota Power system, a summary
of outages by neighborhood or city,
estimated restoration times, and the
number of customers affected



Tips on weathering a storm

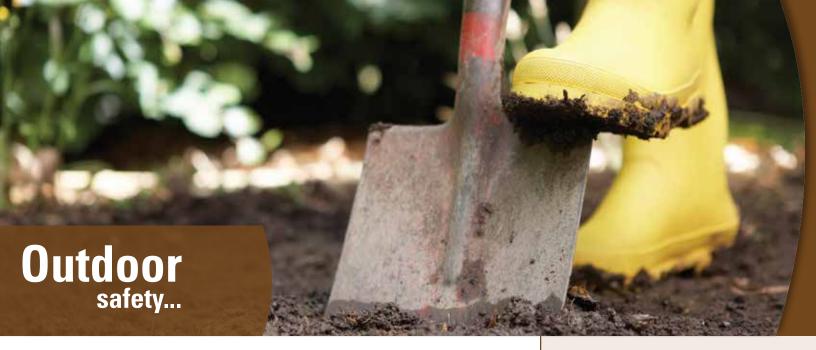
- Keep a "lights out" kit handy. Have at least one flashlight, a battery-powered radio and extra batteries in an accessible place.
- Use candles or camping lanterns with caution.
- If you have a fireplace, keep matches and firewood handy so you're prepared to build a fire to keep warm.
- Turn off televisions, stoves, microwave ovens, stereo equipment and other appliances – except your refrigerator and freezer.
- Leave on at least one light so you'll know when power has been restored.



Standby generator owners

If you intend to use a standby generator, be sure it's isolated from electric lines feeding into your home. During an outage, the electric energy from the generator could back feed into the power line and seriously injure or kill a line worker trying to restore your power.





Trees near power lines

If trees on your property are growing into power lines, please call Minnesota Power. It's our responsibility to maintain tree clearances within power line rights-of-way. We'll make sure removal is accomplished safely without interfering with your electric service.

Call 811 before you dig

If you're planning construction, gardening, landscaping, fencing or any type of digging around your home, you must call Gopher State One Call by dialing 811 to locate buried electric, natural gas, telephone or other utility lines. Coming in contact with utility lines can be extremely dangerous or fatal. Repairs to damaged lines can be expensive.

Call Gopher State at least 48 hours (excluding weekends and holidays) before digging begins.
Calls can be made between 7 a.m. and 5 p.m.
Monday through Friday. For quicker service, call on a Wednesday, Thursday or Friday.

Caution: Some lines on your property may not be utility-owned. You are responsible for these private utility lines; utilities usually won't mark these lines. Private lines include those running from the meter pedestal to a house, a power line to a garage, gas lines to a grill or pool heater, and LP lines. If you don't know the location of private lines on your property, you will need to hire a line locator. Check your local phone director or call Gopher State for a list of locators in Minnesota.

- Never touch or approach downed power lines. Always assume that downed wires are energized. Call Minnesota Power immediately to report downed wires at 1-800-228-4966.
- Keep ladders, antennas, long-handled equipment and other conductive objects away from power lines.
- Never use electric tools near water or in rain.
- Don't fly kites near electric lines. If a kite string gets caught in a power line, leave it alone.
 Don't try to remove the string from the line. Call Minnesota Power for assistance.
- Never climb a utility pole or a tree that is near electric wires.
- Never enter a substation or fenced enclosure that surrounds electrical equipment. The fencedoff area is extremely dangerous.



Energy assistance programs are available if you need help paying your Minnesota Power bill. Help is offered through state and local agencies and varies by county.

CARE program

Minnesota Power offers the CARE program, which provides income-qualified households the opportunity to receive a discount on monthly electric bills. The CARE program is administered by the Arrowhead Economic Opportunity Agency (AEOA) on behalf of Minnesota Power. Households eligible for CARE can lower their energy costs through a discounted rate, establish a budget payment plan, and get help paying overdue balances.

The CARE program goes into effect each year on Oct. 1, and is limited to 5,000 customers at a time, on a first-come, first-served basis.

HeatShare

HeatShare, administered by the Salvation Army, is a last resort for those struggling to find a way to keep their homes and families warm. HeatShare offers energy conservation education, budget counseling, financial assistance, family counseling and social service information and referrals.

Stay Warm Minnesota

Stay Warm Minnesota is a starting place for helping Minnesota families manage their heating bills. Stay Warm includes information regarding energy efficiency, heating safety, and financial assistance programs provided by the federal and state government, private industry, nonprofits, and energy utilities.

For additional information about these assistance programs, including applications, visit mnpower. com/CustomerService/AssistancePrograms or call Minnesota Power at 1-800-228-4966.



Military service personnel assistance

Under Minnesota law, household members who receive orders for active duty, deployment, or a change of duty station are protected from service disconnection if unable to pay their utility bills in full.



30 W. Superior Street, Duluth, MN 55802 1.800.228.4966 | mnpower.com

