UNDERSTAND YOUR BILL

1. Account number

Your 10 digit account number.

2. Amount and date due

Your current charges and due date for this billing statement are displayed here. This information is also displayed on the payment stub at the bottom of the page.

3. Billing summary

This section summarizes your current charges for each utility. It also includes your previous balance and any payments that were made in this billing period. If you are a Secure Heat customer, there is a second column displaying your billing and payments for that service.

4. Other financially responsible persons

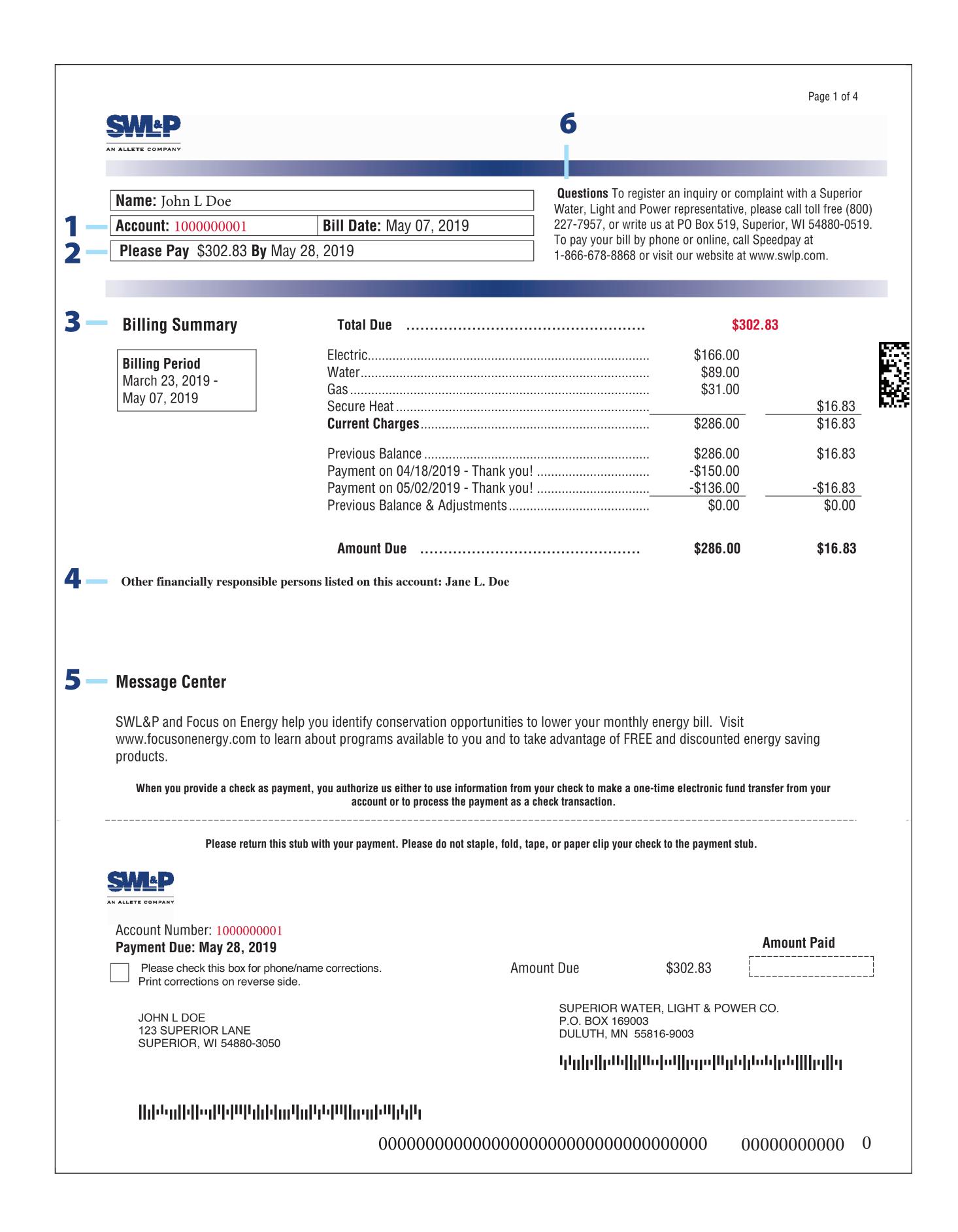
If there are other persons who are financially responsible for this account, the names of those individuals will be listed here.

5. Message center

This section of your billing statement displays important messages that we wish to communicate with you. This information can change from month to month.

6. Questions

Contact & payment information for SWL&P is listed here.



ELECTRIC 4

7. Service Rate

This code indicates your service rate. You can view detailed information regarding electric, gas, and water service rates under the Customer Service section of our website.

8. Number of days in current billing cycle

The number of days in your current billing cycle is displayed here. Normally, this ranges from 25-35 days.

9. Meter

Your individual meter ID is listed here. This number is also displayed on the meter itself.

10. Start Date & Start Read

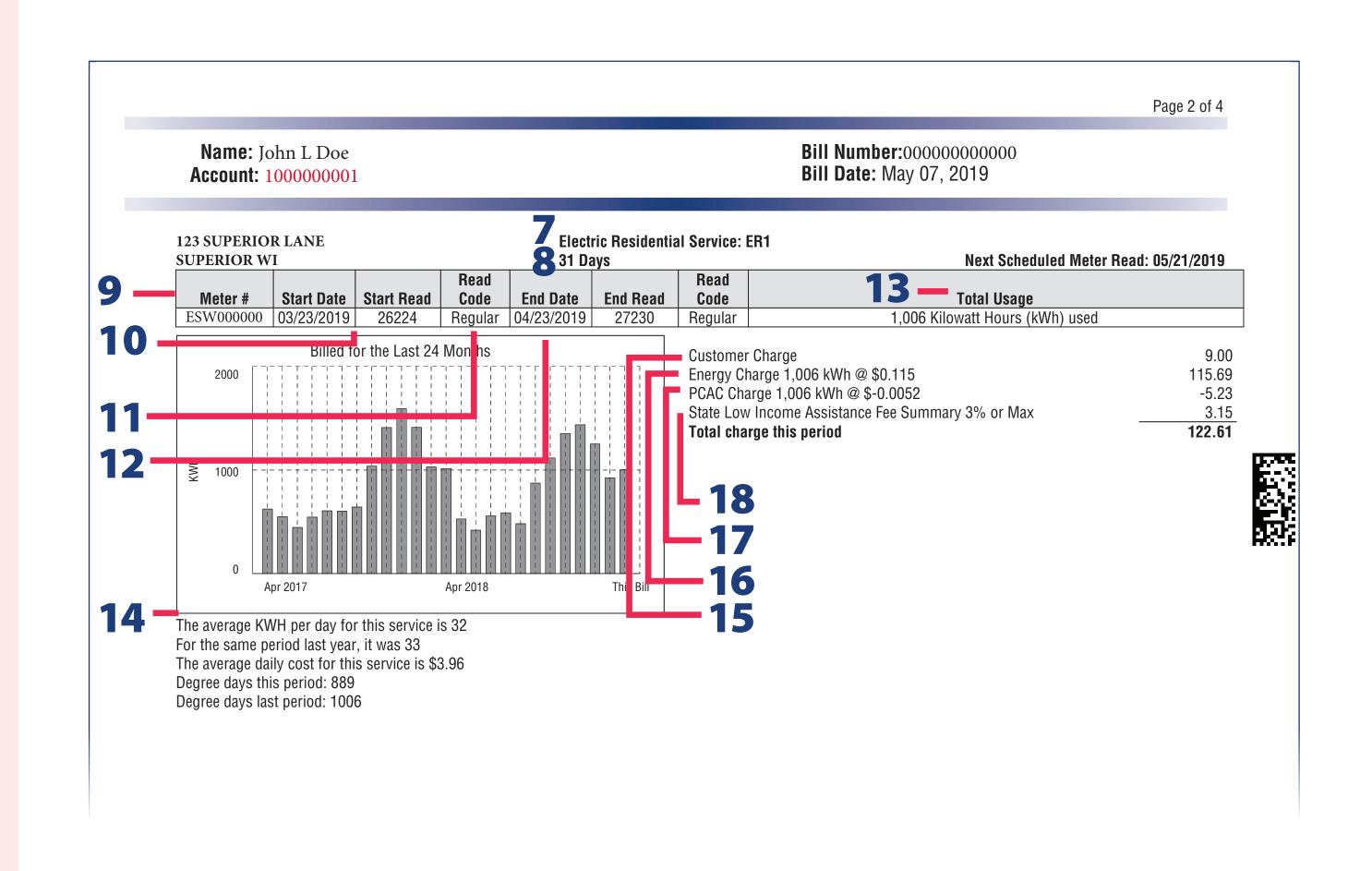
The start date is the beginning billing date for this statement and the start read is the reading from your meter that is used in the calculation of your utility usage for this billing period.

11. Read Code

Displayed next to both the start and end reads, this indicates the way in which we determined the meter reading. If the reading is estimated, it means that we have had to estimate your usage because we were unable to obtain a visual or automated read at that time.

12. End Date & End Read

The end date is the final billing date for this statement and the end read is the reading from your meter that is used in the calculation of your utility usage for this billing period.



13. Total Usage

The total usage is the difference between start and end reads for the current billing period and indicates the amount of electricity, gas, or water that was provided to you for this billing period.

14. Graph & Average Usage

The graphs are shown under each utility summary and show you the last 24 months of your usage. Beneath the graph, you will see your average daily usage and how it compares to the prior year.

15. Customer Charge

The customer charge covers the cost of operations to supply and maintain your utility service. The customer charge for each utility service is billed monthly.

16. Energy Charge

This is the fee for your monthly energy usage. The rate follows the rate class you are in, which is described in #7.

17. PCAC Charge

SWL&P is a wholesale purchaser from Minnesota Power. We are charged for what we purchase from Minnesota Power, which is then billed back to you through the PCAC or Power Cost Adjustment Clause.

18. State Low Income Assistance Fee

This is a fee that utilities collect and pass to the State of Wisconsin. It is used to provide energy efficiency and utility bill payment assistance to low-income customers.

NATURAL GAS

19. Measured

This is the difference between your start and end read.

20. Therm Mult

A factor that converts the measured meter read into therms. The multiplier corrects for differences in elevation, delivery pressure and the heating content of natural gas

21. Distribution Charge

This is the cost of maintaining the distribution system, and includes installing, maintaining and repairing gas lines from pipeline to the home or business.

22. Gas Acquisition Charge

The gas acquisition charge includes the depreciation of the systems and support costs for the SCADA gas system. It also includes any supply related costs for the acquiring, scheduling, and monitoring of gas into the city.

23. Base Commodity Charge

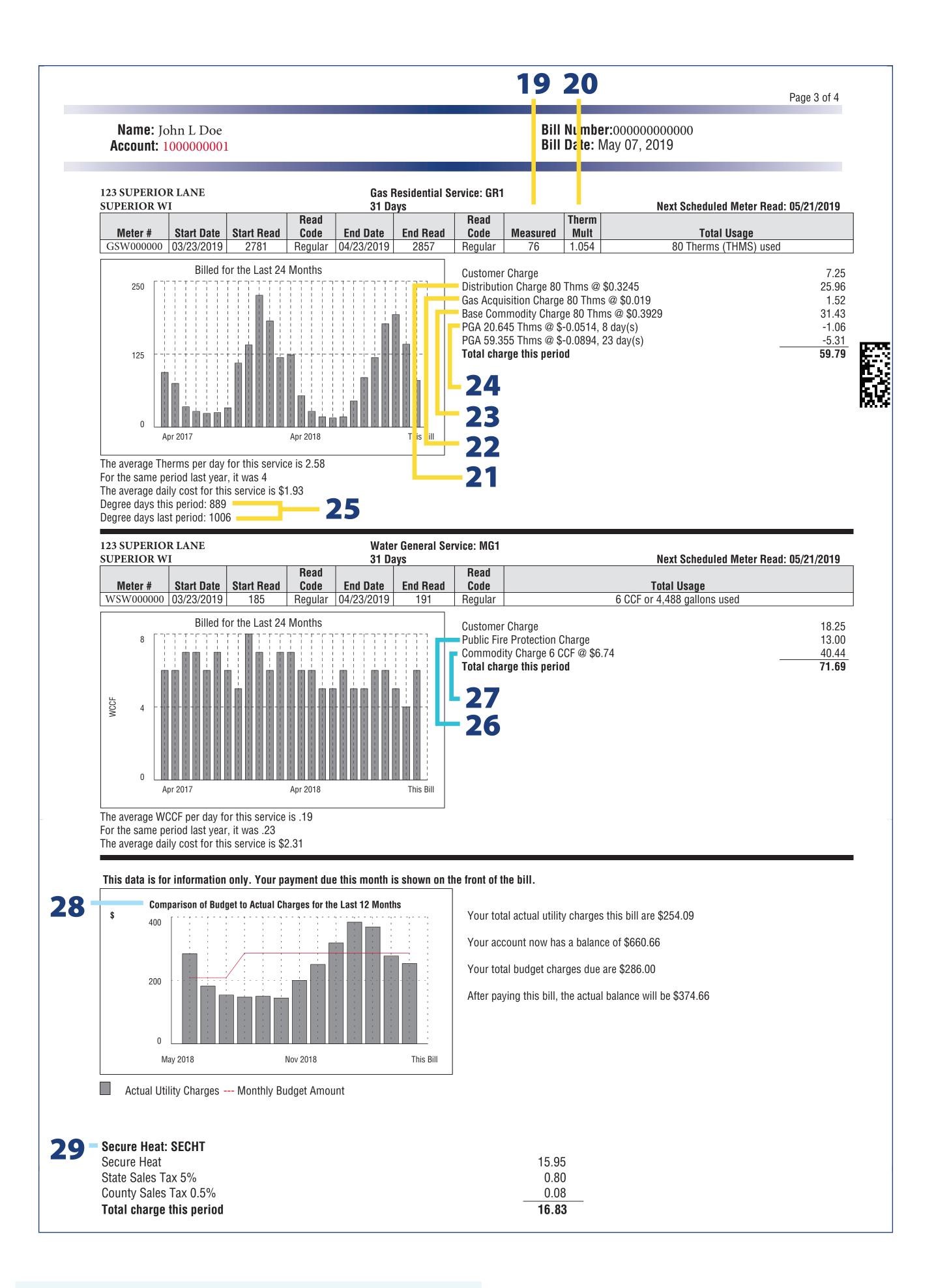
This is the cost of the natural gas and related costs for security space in the pipeline to transport the gas from the supplier into the distribution system.

24. PGA

The purchase gas adjustment (PGA) is used to adjust the retail price of gas to cover wholesale gas price fluctuations. It is calculated on a per CCF basis using the difference between the actual price of natural gas and the price that was assumed when the base rate was determined. This can be a positive or a negative value and change monthly. Also, if your bill falls between two months or more, it will list each months PGA rate and usage separately.

25. Degree Days

The difference between 65°F and the average daily temperature. The sum of all days in the period is shown as an indicator of how much energy use is expected compared to other periods.



WATER S

26. Public Fire Protection Charge

The Public Fire Protection charge, or PFP, recovers the cost of water for fighting fires and the extra capacity built into the system necessary to rapidly deliver a large volume of water to a fire anywhere within the service area. These costs include a portion of the wells, pumps, storage facilities, water mains, hydrants and an estimated quantity of water used for this purpose.

27. Commodity Charge

This is the charge that reflects the actual cost of water consumed. The commodity rate can be found under the Customer Service section of our website.

28. Budget Billing

SWL&P's Budget Billing program is a great way to manage seasonal billing fluctuations. We recommend Budget Billing to customers who want to keep payments at a fixed amount each month. Monthly budget amounts are the average of the previous 24 months usage (if available).

29. Secure Heat

This is a "peace of mind" program for your furnace or boiler for service needs. If you are a secure heat customer, you will see an extra charge on your bill for \$15.95 plus tax. You can also make an annual payment in advance. This program covers labor and most parts (up to \$500 total for parts per service call) for no-heat emergencies 24/7 year-round.

