



Minnesota customer information

Customer service

Telephone customer service is available 24 hours a day, and limited services and rate schedules are available online at www.otpc.com.

Please notify your local Otter Tail Power Company office **2 business days** before you require routine service. You can call your local Otter Tail Power Company office listed in your telephone directory or call **800-257-4044** or **218-739-8877**. You also can request service by visiting our website at www.otpc.com.

Emergency service

Immediately report outages or emergencies, such as those caused by storms or accidents. Otter Tail Power Company representatives will attend to service interruptions day or night and on weekends and holidays. We'll restore service without charge if the outage is a result of Otter Tail Power Company's equipment failure.

Before calling to report an outage, always **check your fuses or breakers** and appliances to be sure that the problem isn't with your own equipment. For example, if your electric range quits working but your lights and other appliances function normally, check the fuse or breaker that protects the electrical circuit that serves your range. If the problem is isolated to an appliance, such as an electric water heater or range and you're one of our controlled-service customers, check to see if the control light on your receiver outside your house is lit. We may be controlling load during periods of high demand. Finding no solution there, you may wish to call your appliance dealer or appliance repair shop.

To report outages or emergencies, call Otter Tail Power Company at 800-257-4044 or 218-739-8877.

Service connection

Otter Tail Power Company is obligated to supply service to new customers. If it appears that the expenditure for extending service may not be justified, the company may require the customer to sign a contract guaranteeing a minimum payment of no less than three years use of electric service. The company also may require the customer to make an advance payment, as determined by the company, to guarantee this minimum amount of revenue.

To cover the costs associated with establishing a new account, Otter Tail Power Company includes a \$15 service connection fee plus applicable tax on the first electric service statement.

Ending service

Customers needing to transfer or end service with Otter Tail Power Company can contact Customer Service for assistance or use the self-service forms available at www.otpc.com.

Deposits

When a deposit is required the amount shall not exceed an estimated two months' gross bill, as authorized by the Minnesota Public Utilities Commission. Otter Tail Power Company pays annual interest on all deposits at a rate equal to the weekly average yield of one-year United States Treasury securities adjusted for constant maturity for the last full week in November. Interest begins accruing the day the company receives the deposit and ends either the day of disconnection or when Otter Tail Power Company refunds the deposit. Interest earned is applied as a credit on a customer's December bill. After 12 months of prompt payments, Otter Tail Power Company will refund the deposit plus any accrued interest.

Otter Tail Power Company may accept, in lieu of a deposit, a contract signed by a guarantor to guarantee payment of an electric service bill. The guarantor can be a friend, relative, business associate, or other person who is creditworthy to Otter Tail Power Company. The guarantor would be responsible for the electric service bill, up to a sum not to exceed any deposit requirements, specified in the contract if the customer fails to pay a bill when due.

Your electric meter

Electric meters are finely tuned precision instruments used to measure electricity use. Otter Tail Power Company has a meter-testing program that exceeds governmental standards to help ensure continuous accurate measurement of electrical use. Otter Tail Power Company periodically tests all of its meters.

Meter reading and estimates

Otter Tail Power Company reads meters every month unless the Minnesota Public Utilities Commission authorizes another meter-reading interval upon our company's petition. When your meter is not read, Otter Tail Power Company automatically reviews your consumption history and estimates your meter reading. Estimated readings are indicated on your statement. Customers in remote locations who are required to read their own meters may submit meter reading forms at www.otpc.com or by mailing back completed meter-reading cards, which are provided to all new self-read customers.

Payments/payment options

Otter Tail Power Company sends itemized electric service statements each month.

The company offers several payment options including ePay, Ready Check, EZ-PAY credit card (some limits and fees apply), by mail, or at a drop-box location. Our website (www.otpc.com) contains a list of drop-box addresses as well as information about current payment programs.

Ready Check is an automatic debit payment program under which Otter Tail Power Company sends your electric service statement amount due to your bank, which automatically remits funds on your behalf to Otter Tail Power Company from your checking or savings account. With Ready Check you don't have to write out a check to us each month or pay the postage to mail your payment.

The **Even Monthly Payment** (EMP) plan features an averaged monthly payment amount and works well with the Ready Check and ePay programs because your payment would be the same amount each month. With EMP 12 months of billing are averaged so that your

budget is less affected by seasonal fluctuations in consumption. Each monthly electric service statement contains the complete billing detail as well as your EMP amount. An annual settle-up month ensures that you pay only for the kilowatt-hours you actually use in a year. Otter Tail Power Company routinely reviews EMP accounts to ensure that the EMP amount billed is consistent with the average consumption. The company pays interest monthly on your average daily credit balance.

ePay allows you to view and pay your bills online with automatic or self-scheduled payments from your checking or savings account. You can set up email and text notifications for when your electric service statement is available to review online at www.otpc.com. With ePay you make payments electronically. Customers may register their accounts online at www.otpc.com and enroll to use this program.

Late-payment charges

Electric service statements not paid by the next billing date may be subject to a late-payment charge. A customer who has made at least 12 consecutive payments prior to the delinquency date shall not be billed a late-payment charge. A late-payment charge will apply on any account with an unpaid balance greater than \$10 if the customer has been delinquent more than once during the last 12 consecutive months. The delinquent amount for accounts on EMP or payment schedules will be the lesser of the outstanding account balance or the outstanding scheduled payments.

The maximum late-payment charge shall be 1.5 percent per month (18 percent per year), or a minimum fee of \$1 per month, whichever is greater. Notice of possible late-payment charges will be stated on electric service statements after the customer has been delinquent once. A late-payment charge will be assessed during the next billing period.

All payments received shall be credited against the customer's oldest outstanding account balance before being applied to any late-payment charge.

Any payments returned unpaid by a bank to Otter Tail Power Company will be subject to a \$15 return payment fee.

Disconnection for nonpayment

Disconnection of service may become necessary for nonpayment. Otter Tail Power Company tries to avoid disconnection because it indicates a breakdown in efforts to solve a problem. However, Otter Tail Power Company is obligated to all ratepayers, as well as to Otter Tail Corporation stockholders, to keep bad debts at the lowest possible level.

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Before disconnection the company sends a notice via first-class mail to the account mailing address. The notice explains the reason for disconnection, gives the date that disconnection will take place, explains the procedure to avoid the disconnection, and indicates that a reconnection fee and deposit may apply.

Other disconnections

Services may be disconnected for reasons other than nonpayment of electric service statements. Some examples of disconnections WITH NOTICE include:

- Failure of the customer to meet the company's deposit and credit requirements.
- Failure to make proper application for service.
- Violation of the company's rules, which are on file with the Minnesota Public Utilities Commission.
- Failure to provide Otter Tail Power Company with reasonable access to equipment and property.
- Breach of contract for service between Otter Tail Power Company and the customer.

Some examples of Disconnection WITHOUT NOTICE include:

- Unauthorized use of or tampering with Otter Tail Power Company's equipment.
- Conditions determined to be hazardous to the customer, to other customers, to Otter Tail Power Company's equipment, or to the public.

Reconnection policy

When Otter Tail Power Company has disconnected a customer's service for a valid cause and the condition is corrected, the company may charge the customer a reconnection fee based on the cost of restoring service.

When service has been disconnected for nonpayment, the following conditions apply:

- The customer must make a payment toward the electric service bill, including late-payment charges.
- The customer must pay a reconnection charge of \$15 plus applicable tax, plus overtime charges for the amount of time required, or a minimum of two hours, whichever is greater if the company made the reconnection outside of regular working hours.
- The customer may be required to pay a deposit or an increase to an existing deposit.

When service has been disconnected because of a hazardous condition, Otter Tail Power Company does not charge for reconnection.

Complaint procedures

Otter Tail Power Company has qualified personnel

available during regular business hours to receive and, whenever possible, resolve customer inquiries, requests, and complaints.

If a complaint cannot be resolved promptly, the company shall contact the customer within five business days and at least once every 14 calendar days thereafter:

- To advise the customer regarding the status of its investigation until the complaint is mutually resolved.
- To advise the customer of the results of its investigation and final disposition of the matter.
- Until the customer files a written complaint with the Minnesota Public Utilities Commission or the courts.

The Minnesota Public Utilities Commission regulates Otter Tail Power Company and is available for mediation upon written request. The Commission address is:

Minnesota Public Utilities Commission
121 7th Place East, Suite 350
St. Paul, MN 55101-2147
800-657-3782

When the Minnesota Public Utilities Commission forwards a customer complaint to Otter Tail Power Company, the company shall notify the Commission within ten business days regarding the status or disposition of the complaint. (MN PUC Rule 7820.0300 Complaint Procedures)

Disputes and escrow payments

When a customer whose service is about to be disconnected tells Otter Tail Power Company that any part of the billing or service is in dispute, we'll investigate promptly. We'll advise the customer about our investigation and its result and try to resolve the dispute. And we'll delay disconnection until the investigation is complete and we've informed the customer in writing about the findings.

After our investigation is complete, the customer must pay in full any bill that's due. If the dispute is not resolved to the customer's satisfaction, the customer may place the disputed portion in escrow to our company (escrow payment). (MN PUC Rule 7820.2700: Disputes)

To submit a payment in escrow the customer must use a three-part escrow payment form, which our company provides, to explain why the resolution of the dispute is unsatisfactory. The customer will retain a copy of the form and must forward a copy to the Public Utilities Commission.

By submitting the escrow payment form to the Commission, the customer has, in effect, filed an informal complaint against the company (Commission's

HOW TO READ YOUR STATEMENT

1. Optional enrollment to buy Otter Tail Corporation stock through Ready Check. Your statement will reflect the amount you select during enrollment.
2. Optional donation to help provide energy assistance to those in need in Minnesota.
3. Customer's name and mailing address.
4. Due date of the billing.
5. The total amount due is printed on the part of the statement you return with your payment as well as on the portion you retain for your records.
6. This area will indicate whether your account is on the Ready Check program.
7. Your account number.
8. Address at which you receive service. It may differ from your mailing address.
9. Previous payment made.
10. Name, address, and phone number of the Otter Tail Power Company office serving your account.
11. Indicates type of service by meter. Rate schedules can be viewed on our website or obtained from Customer Service.
12. Service dates of this billing.
13. The difference between last month's reading (previous) and this month's reading (present) is the number of kilowatt-hours (kwh) used.
14. The energy adjustment, which includes the cost of fuel we use to generate electricity to serve our retail customers, transportation costs for that fuel, and costs we incur to buy energy to supplement our own power plants, minus a base cost for energy that already is part of the per-kilowatt-hour rate you pay.

rules of practice, parts 7830.0100 to 7830.4300). Upon settlement of the dispute, any amount that is refunded to the customer will include 8 percent per year interest from the date of payments to the date the company returns it. (MN PUC Rule 7820.2800 Escrow Payment for Disputes)

Our company may apply any escrow payment it receives as it would any normal payment. After escrow payment has been made, the customer and the company still may resolve the dispute to their mutual satisfaction.

Emergency status

A customer may ask the company to waive its right to disconnect. If the company refuses, the customer may apply to the Commission for emergency status. If the Commission determines that the customer has a probable claim in the dispute and that disconnecting service may result in hardship, it may declare an emergency status and order the company to continue service for a period not to exceed 30 days. (MN PUC Rule 7820.2900 Utility Waiver of Right to Disconnect Service and Emergency Status of the Customer)

Unless the customer pays all current bills when due, Otter Tail Power Company shall not be obligated to suspend disconnecting service while the Commission reviews the filing. Subsequent filings pertaining to the same account will not relieve the customer from the obligation to pay for service rendered after the first filing. If subsequent requests for review are filed while the first review is pending, all designated disputed payments or portions thereof made after the first filing shall be considered to be made into escrow. (MN PUC Rule 7820.3000 No

Obligation to Suspend Discontinuance of Service Unless Current Bills Paid)

The Minnesota Cold Weather Rule

Some customers find it hard to pay their heating bills in the winter. The State of Minnesota set up the Cold Weather Rule to protect residential customers from disconnection if they cannot pay their bills in full. This protection lasts from October 15 through April 15. You may qualify for this protection if you meet both of the following conditions:

1. The disconnections would affect your main heating source.
2. You and Otter Tail Power Company agree to a payment plan.

If you receive energy assistance, you are eligible for Cold Weather Rule protection.

Avoiding disconnection

If you receive a notice of proposed disconnection this winter, you must call Otter Tail Power Company at 800-257-4044 or 218-739-8877 immediately to apply for Cold Weather Rule Protection and set up a payment plan.

Your service will be subject to disconnection without further notice if you do not make the agreed upon payments. If you cannot keep your original payment plan, call Otter Tail Power Company immediately and make a new payment plan to avoid disconnection.

Reconnection

If your power has been disconnected and the Cold

15. The Resource Adjustment reflects five costs:

1. **The Conservation Improvement Program surcharge**, which represents our investment in energy-efficiency programs that help our customers save energy.
2. **The transmission cost recovery rider**, which allows our company to recover costs associated with transmission additions designed to meet our customers' growing energy needs, accommodate the delivery of additional renewable energy, and enhance transmission system reliability.
3. **The environmental cost recovery rider**, which allows our company to recover costs that we incur to meet new state or federal environmental quality requirements for our electric generating facilities.

4. **The renewable resource adjustment**, which allows our company to recover costs previously offset by production tax credits associated with our renewable energy facilities.
5. **The Energy-Intensive, Trade-Exposed (EITE) Surcharge Rate**, applies to customers who do not qualify for the EITE rate. Minnesota's energy policy supports lower electric rates for energy-intensive, trade-exposed customers.

16. State or local taxes.

Page 1 1103M 7 8 1 10 00000333300 7 8 1 10 00000333300 56537-233358 US

Stock purch via Ready Check: \$200.00

Reach Out For Warmth Donation \$ _____

Check for mailing address change (see reverse side)

01234567 5 000011100 12

OTTER TAIL POWER COMPANY
PO BOX 2002
FERGUS FALLS MN 56538-2002

MARY CUSTOMER
123 ANYWHERE ST
ANY TOWN, MN 12345-6789

Due Date: **Feb 17, 2021**
Amount Due: **\$111.00**

This is a Ready Check account. The amount paid by your bank this month was \$311.00 including stock purchase.

Your payment is recorded upon receipt. Please allow sufficient mailing time. COPY-DO NOT PAY 1234567-5 \$111.00 EMP

Status of Your Account

Account Number: **1163022**

MARY CUSTOMER
123 ANYWHERE ST
ANY TOWN, MN 12345

Billing Date: Jan 23, 2021

Previous Payment: 11/12/20 345.00
Current EMP: 111.00
Amount Due: **\$111.00**

We're here to answer any questions, concerns, or complaints you might have about your bill. Call us at 800-257-4044 or 218-739-8877.

Write our office at:
PO BOX 2002
FERGUS FALLS MN 56538-2002
www.otpco.com

If payment is not credited to your account by Feb 22, 2021, and your account balance is more than \$10.00, a late payment charge of 1.5% (18% per year) or a minimum of \$1.00 will be charged, whichever is greater.

Even Monthly Payment Status

Current EMP payment due: 111.00
Your month 1 EMP Balance after payment: 69.47 Credit

Account Detail (1234567)

01. Residential Serv Winter				02. Other Charges/Credits	
P	01/18/21	Reading	45211	Resource Adjustment	13.35
	12/20/20	Reading	43678	Sales Tax	4.56
		Kilowatt Hours Used	1533		
		Customer Charge			
		(9.75 x 12/365) x 29	9.30		
		1533 kWh at .08640	132.45		
		Energy Adjustment			
		634 kWh at -0.00015	0.10 CR		
		899 kWh at -0.00272	2.44 CR		
Total:(01)			139.21	Total:(02)	17.91
Customer Charge and Fixed Facilities Charge are prorated based on Fixed Monthly Charge x 12/365 x days in billing period. For more information refer to www.otpco.com.				Current Billing:	157.12

*P Indicates Prorated Billing

More account information on back.

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Weather Rules are in effect, you can have your power reconnected by calling Otter Tail Power Company at 800-257-4044 or 218-739-8877 during regular business hours to set up a payment plan. After reconnection if you cannot keep your original payment plan, call Otter Tail Power Company immediately and make a new payment plan to avoid disconnection.

Proposed disconnection

If you receive a Notice of Proposed Disconnection, you also will receive the following:

1. Information about your rights and responsibilities.
2. Information about ways to reduce energy use.
3. A list of agencies that help pay utility bills.
4. A list of weatherization providers.

Cold Weather Rule Payment Plan

If you have received a Notice of Proposed Disconnection you might qualify for a payment plan.

Please see the Minnesota Cold Weather Rule brochure for complete details on the steps to take if you cannot pay your electric bill or your electric service is disconnected.

Customers who expect difficulty paying the higher winter electric service statements should contact Otter Tail Power Company well before cold weather begins. It is better to work out a mutually acceptable payment plan if we discuss the matter before any electric service statement is overdue.

We may be able to inform customers of possible financial assistance available to help pay high heating bills. Our intention under the Cold Weather Rule, as in all matters of financial difficulty, is to continue service if we have some assurance of payment.

Customers who merely ignore past-due notices and haven't requested a payment plan may be disconnected.

Payment plan

You have the right to a payment plan during the cold-weather months. This payment plan must be agreeable to you and to Otter Tail Power Company.

If your household income is:

- At or below 50 percent of the state median income, you are not required to pay more than 10 percent of your monthly household income.
- More than 50 percent of the state median income, you may make a payment plan with Otter Tail Power Company.

Most Cold Weather Rule payment plans last until April 15 unless you make other arrangements with Otter Tail Power Company. Your service could be disconnected if you have a past-due balance on April 15 and do not make and keep a new payment plan.

If you and Otter Tail Power Company cannot agree on a payment plan, you have ten days to appeal to the Minnesota Public Utilities Commission (PUC). The PUC will help you set up a payment plan, and your service will stay on during the appeal process.

If you and Otter Tail Power Company agree on a payment plan and you continue to make your payments, Otter Tail Power Company will not disconnect your service.

You may qualify for our Even Monthly Payment (EMP) plan that averages your billing over 12 months.

Third-party notice

Otter Tail Power Company offers all customers the opportunity to have a third party notified if their electric service is about to be discontinued. This program can be especially helpful for the ill, senior citizens, those who live alone, and customers who do not read English. The purpose of this program is to notify a third party, as well as the customer, that a Notice of Proposed Disconnection has been sent.

A third party could be a friend, relative, church, or community agency. The third party receives copies of all disconnection notices Otter Tail Power Company mails to the customer but is NOT required to pay the bills. The third party is authorized to exchange information about the customer and make a payment plan with Otter Tail Power Company on the customer's behalf. This helps avoid the hardship that would result from disconnecting the customer's service.

If you want to name a third party, please fill out the Third-Party Notice form and return it to Otter Tail Power Company.

Medically necessary equipment protection

To qualify for medically necessary equipment protection a residential customer must meet certain criteria.

If a customer who qualifies for medically necessary equipment protection makes the required monthly payments, Otter Tail Power Company cannot disconnect that customer's electrical service.