OFF-PEAK EV CHARGING

Which option actually pays?

Xcel offers two ways to charge cheaper. One is free to install and puts your whole electric bill at risk. The other costs $1,000 up front and only touches the car.

EXHIBIT A · THREE WAYS TO BUY A KILOWATT-HOUR

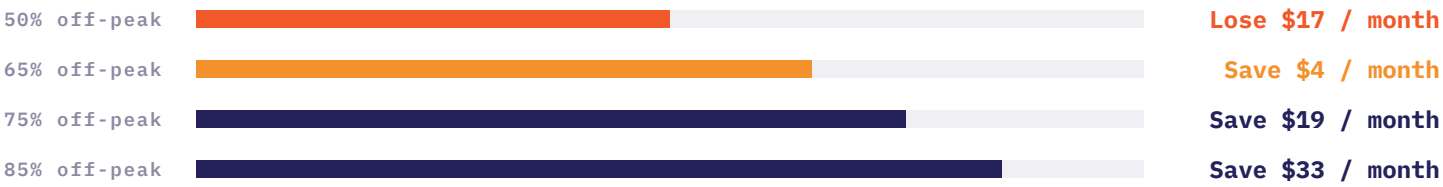
XCEL MN RESIDENTIAL

	STANDARD RATE	WHOLE-HOUSE TIME-OF-DAY	SEPARATE EV METER
Install cost	**$0**	**$0** — Xcel swaps your meter	**~$1,000**
Monthly meter charge	Included	**~$7**	**~$12**
What gets the cheap rate	Nothing	Your home, off-peak only	**The car only**
What pays the peak rate	Nothing	Your home, 9am–9pm weekdays	Nothing
Works with solar	**Yes**	Generally no	**Yes**
Keep Saver's Switch	**Yes**	No	**Yes**

EXHIBIT B · WHY THE FREE OPTION ISN'T FREE

800 KWH / MONTH HOME

On whole-house Time-of-Day, peak power runs roughly double the standard rate. Every load in the house is repriced — AC, laundry, oven, dishwasher.



Xcel requires 65% or more of your usage at night or on weekends. Most households with kids, daytime laundry and summer air conditioning never get there. The separate EV meter takes the gamble off the table.

EXHIBIT C · THE RATE MATH, ALL IN

PER KILOWATT-HOUR

~16¢
STANDARD RATE, ALL IN

~8.6¢
OFF-PEAK RATE, ALL IN

7.4¢ saved
8.5¢ SUMMER · 6.7¢ WINTER

Both rate schedules carry the same Fuel Cost Charge and Resource Adjustment per kWh, so those do not affect the savings. City fees and sales tax are percentages and are applied to both. Xcel's own rate materials note that published rates are subject to resource and fuel adjustments, city fees, and taxes. Rates vary by city and are subject to change.

EXHIBIT D · THE SAME 12,000 MILES

Two vehicles. Very different answers.

CHEVY BOLT EV

0.30 KWH PER MILE

8.2 years

TO PAY BACK THE $1,000 INSTALL

Annual charging	3,600 kWh
Per mile, standard	4.8¢
Per mile, off-peak	2.6¢
Net of meter charge	$122 / yr
Break-even miles / yr	6,486
Net gain over 10 years	$224

Probably not worth it.

TESLA CYBERTRUCK AWD

0.48 KWH PER MILE

3.5 years

TO PAY BACK THE $1,000 INSTALL

Annual charging	5,760 kWh
Per mile, standard	7.7¢
Per mile, off-peak	4.1¢
Net of meter charge	$282 / yr
Break-even miles / yr	4,054
Net gain over 10 years	$1,822

Clear win.

Both at 12,000 miles a year, net of the $12 monthly meter charge. Below the break-even mileage, that charge eats the entire savings.

The separate EV meter makes sense if you drive at least 10,000 miles a year, or your vehicle uses more than 0.40 kWh per mile.

Below that, install the charger and skip the second meter. We'll tell you when it isn't worth it.

WHAT THE DECISION ACTUALLY COSTS

Meter socket + service	$1,000 once
Xcel meter charge	$12 / mo
Level 2 EV charger	$1,500

The charger is not part of the payback — you need it either way. The real cost of this decision is the $1,000 socket and $12 a month.

ONE MORE REASON FOR THE SEPARATE METER

Xcel's whole-house Time-of-Day rate generally will not work alongside a residential solar system. The separate EV meter will. If you have solar now — or plan to add it — the parallel meter keeps both doors open.

If solar already offsets your home usage, your effective cost per kWh is below 16¢, which narrows the savings. We'll run your actual numbers.

LET US RUN YOUR NUMBERS

Send your annual mileage, your vehicle, and a recent Xcel bill. We'll tell you which of the three pays — and if none of them do.

763 248 2734 · solarbycentauri.com

SCAN FOR YOUR QUOTE

Local and owner operated, installing across Minnesota and western Wisconsin since 2019.

MN LIC EA765306 · BC768297 · Blaine, MN

Analysis assumes 12,000 miles per year, $1,000 meter socket installation, $12/month Xcel meter charge, a 16¢/kWh standard all-in retail rate, and an 8.6¢/kWh all-in off-peak rate derived from Xcel's 5.171¢ off-peak energy charge plus applicable riders, city fees, and sales tax. Efficiency figures: Chevy Bolt EV at 0.30 kWh/mile and Tesla Cybertruck AWD at 0.48 kWh/mile, measured at the meter and adjusted upward from EPA ratings to reflect Minnesota winter conditions. Whole-house Time-of-Day comparison assumes an 800 kWh/month household. Rates are based on Xcel Energy's published Minnesota residential rate schedule and are subject to change, including pending rate case adjustments. Installation cost varies by home. Individual results will differ. This is an estimate, not a guarantee of savings. Centauri Systems is not affiliated with Xcel Energy.