



How to reach us

PNM.com

All residential services

888-DIAL-PNM (888-342-5766)

All business services

888-245-3659

Call Before You Dig

811 (Statewide)

To report a power outage

888-DIAL-PNM (888-342-5766)

PNM.com/outage

Email:

pnm.customerservice@pnm.com

Chat:

PNM.com

Call center hours:

Monday-Friday, 7:30 A.M. - 6 P.M. (For outages, call 24/7)

TTD/TTY lines

505-241-3484

PNM provides teletypewriter (TTY) machines and telecommunications devices for the deaf (TTD) machines to help hearing-impaired customers communicate with us. We have two phone lines that enable hearing-impaired customers to talk with us by using a keyboard that also displays messages they receive.

Social Media



f Facebook.com/PNMelectric



The information in this guide summarizes the rights and responsibilities of PNM and its customers. This information is provided in accordance with Rule 17-5-410-23 NMAC of the New Mexico Public Regulation Commission.



Our commitment to you

We know that safe, reliable energy is critical to your family and to all PNM customers across New Mexico. We are committed to providing you the energy you need when you need it. You can depend on us not only to reliably deliver power to your home or business, but also to help you with all of your energy needs – whether you need to set up service at your new home, analyze your energy use, or save money on your electric bill. Whatever your energy needs, PNM can help.

From our linemen and engineers to our customer service representatives, we will do whatever it takes to serve you better every day. That's our job – to work with you to make your life better.

At PNM, customers are our highest priority and we want to make sure you have the information you need to manage your family's energy use. Throughout this Customer Service Guide, you'll see information designed to help you make smart energy choices no matter how large or small your family is. If you have any questions about what choices are right for your home, PNM is here to help.

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How to read your bill

Understanding your bill is critical to understanding how you might be more energy-efficient and lower your bill. Families with children often find that a lot of energy is used for heating rooms and powering entertainment devices, whereas families of adults only may spend more on running small appliances. Look at your bill each month and determine where your energy dollars are going. Are you spending

more on energy this month compared to the same month last year? Analyze your energy use and make sure your family practices good energy habits.

Your billing cycle covers approximately one month, although that thirty-day span usually overlaps two months (for example, November 15 through December 15).



Payment due date

Your bill is due when you receive it and is considered late 20 days after the mailing date. After 30 days, unpaid amounts are assessed a .667 percent per month late payment fee.

Account Number

This number is unique to you. Make sure you have it available when you need additional help or services.

- 2 How to Reach Us
 Check here for details about how to
 contact us by phone or online.
- This chart summarizes your usage over the last 13 billing periods. The white box shows the usage for the current bill. For ways to save, visit PNM.com/save.
- 4 Payment Coupon

 Detach and return this portion with your payment, or bring it with you when paying in person.
- 5 Service Information
 This section shows your present
 and past meter readings, the day
 the meter was read or estimated,

and the electricity you used during the billing period.

6 Meter Read

If you see "Actual" in this box, your meter reading was obtained in person by a meter reader.

If you see "Estimated" in this box, a meter reader was unable to read your meter. Common reasons for an estimated reading include weather and access issues, such as locked gates, dogs or shrubs. Under New Mexico Public Regulation Commission rules, PNM can only estimate your bill two months in a row, at most.

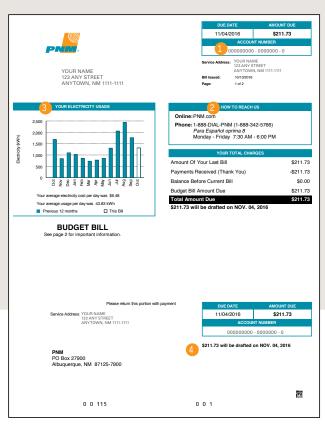
This section lists the

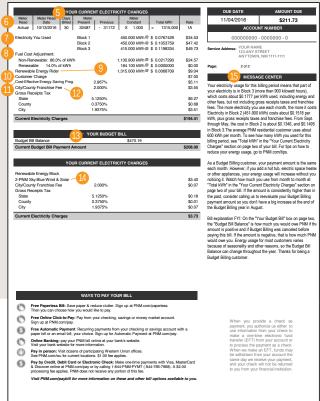
This section lists the total energy in kilowatt-hours (kWh) used for the billing period as well as the current and prior month's meter readings.

PNM bills electricity in kWh blocks, 1st and 2nd block are 450 kWh. The price of electricity increases with each consecutive block. The fewer blocks you see on your bill, the lower the average price you are paying for your electricity. The more blocks you see, the more you pay on average. Watching this area on a regular basis will give you indication if there are certain times of the year - like during the summer - when you should be working to conserve more in order to better manage your costs.

8 Fuel Cost Adjustment

Just like prices at the gas pump, fuel costs can vary greatly for utilities. 100% of the fuel cost for traditional resources is included in the Fuel Cost Adjustment of the bill. The costs in this section are not related to customer-owned solar.





-Non-Renewable: Covers the actual cost of fuel purchased to generate energy from traditional resources.

-Renewable: This line is currently \$0 because solar, wind and geothermal generation do not require fuel. The costs to maintain these facilities are recovered in #9, the Renewable Enegy Rider.

Renewable Energy Rider

PNM produces enough wind, solar and geothermal energy resources to power the equivalent of 145,000 PNM residential homes or more than 25 percent of PNM customers. This charge supports our development of these resources and our commitment to a cleaner environment.

10 Customer Charge

This monthly charge helps recover part of PNM's costs to provide

electricity to your home as well as customer services. This charge remains the same regardless of how much electricity you use.

11 Cost-Effective Energy Saving

This pays for energy efficiency programs - such as refrigerator recycling, cooling rebates and lighting discounts and business programs.

12 City/County Franchise Fee

This fee is charged by cities for the use of public rights-of-way to bring electricity to you. It is not charged by all cities in New Mexico, so it only appears on your bill for customers in those areas.

13 Your Budget Bill

This section is only included for Budget Billing customers. If the amount shown here is positive and the Budget Bill subscription is cancelled, this is how much you would owe PNM. If the amount here is negative and Budget Bill was cancelled, this is how much PNM would owe you.

14 PNM Sky Blue

This section is only included for customers who participate in PNM Sky Blue. The subscription type (block or percentage) and dollar amount is included in this section, along with the associated taxes specific to the subscription.

15 Message Center

Check this area for information about programs and services that may be of interest to you as well as other news and announcements related to your account.



Behind on your bill?

PNM will consider financial hardships and other special circumstances, including LIHEAP eligibility, to help customers pay their bills. To find out if you are eligible for an installment agreement, call PNM.

Assistance Info

For more information about getting help paying your bill and the required income qualifications, visit *PNM.com/billhelp*

Sometimes people need help paying energy bills. PNM has a way to help through the PNM Good Neighbor Fund.

We're here to help

PNM Good Neighbor Fund

Our fund helps income eligible customers get assistance to pay electric bills. It is funded by generous contributions from PNM customers and employees. Donations are matched by PNM shareholders up to a predetermined annual amount. An independent third-party administers our program across New Mexico in partnership with non-profit organizations in every community that PNM serves.

Here is how you can help a neighbor in need

There are four ways you can donate to the **PNM Good Neighbor Fund:**

- 1 Sign up to have regular monthly donations automatically included in your monthly PNM bill amount. You can change your amount or stop your participation at any time. You can sign up at **PNM.com.**
- 2 Select the "Round-Up" option, which authorizes PNM to round up your bill amount to the next dollar. Example: A bill of \$72.40 would be rounded up to \$73.00 and the 60 cents would be contributed to the fund. You can stop your participation at any time.
- Write in the amount you wish to contribute on the bill stub that you return with your PNM monthly bill payment.
- 4 Send a donation in the mail to **PNM Good Neighbor Fund,** Corporate Headquarters, Albuquerque, NM 87158-0605.

How do customers apply for the Good Neighbor Fund?

The following is a list of all the communities that PNM serves, and where in their community customers can apply for assistance from the Good Neighbor Fund. Some locations require an appointment, and some have a "walk-in" process for assistance. See your location for details. Customers may apply at any Good Neighbor Fund location regardless of where they live.

Albuquerque

Customers should call **505-967-8045** to make an appointment for help from the **PNM Good Neighbor Fund.** Phones are answered every M-W-F 8:00am till 10:30am. All messages will be answered that day if you call during those hours and on those days.

Alamorgordo: Love INC, Otero County

Phone: 575-439-5683 Hours: Tuesday, 9:30 – 11:30 A.M. Please make an appointment by calling

Bernalillo, Santa Ana Pueblo, Santa Domingo Pueblo, San Felipe Pueblo:

Bernalillo Town Hall, Counsel Chambers, first floor 829 Camino Del Pueblo, Bernalillo, NM

Phone: 505-891-8075

Hours: Tuesday, 9:00 - 11:30 A.M.

Clayton: Golden Spread Rural Frontier Coalition

113 Walnut St., Clayton, NM 88415

Phone: 575-374-6207 Hours: M-F, 8 A.M. – 12 noon and 1:00 – 5:00 P.M.

Deming: CitiLife Church 1200 Pear St SE, Deming, NM

Phone: 575-546-7479 Hours: T-F, 1:00 – 4:00 p.m. Las Vegas: Salvation Army Office

1743 N Grand, Las Vegas, Phone: 505-425-8083

Hours: T-F, 9:00 A.M. - 3:00 P.M.

Lordsburg: Hidalgo Medical Services,

Family Support Services 530 DeMoss St. Lordsburg, NM

Phone: 575-542-8384

Hours: M-F, 8:00 A.M. - 5:00 P.M.

Los Lunas, Belen, and Isleta Pueblo:

Community Action Program 549 Don Pasqual Rd. Los Lunas, NM

Phone:865-9697

Hours: M-Th, 8:00 A.M. - 3:00 P.M.

Rio Rancho: St Felix Food Pantry 4020 Barbara Loop SE, Rio Rancho

Phone: 505-891-8075

Hours: M, W, and F, 9:00 - 11:30 A.M.

Ruidoso: First Baptist Church of Ruidoso Downs, People Helping People Thrift Store 26365 E Highway 70, Ruidoso Downs Phone: 575-937-0064 or 378-1941 Hours: Th and F, 12:00 noon – 5:00 P.M.

Santa Fe: Salvation Army Office 525 West Alameda St. Santa Fe, NM Hours: M.W. 9:00 – 11:00 A.M.

Hours: M-W, 9:00 – 11:00A.M., Th, 1:00 – 4:00 P.M. Phone: 505-988-8054

or

The Life Link

2325 Cerrillos Rd, Santa Fe, NM

Phone: 505-395-2547

Hours: M and W, 9:00 A.M. – 12:00 noon

All customers must call for an appointment

Silver City, Bayard, Hurley & surrounding areas

St. Francis Newman Center 914 W. 13th Street Phone: 575.538.3662

Second and fourth Saturday of the month

Time: 8:00 - 9:30 A.M.

or

Hidalgo Medical Services: Family Support

110 W. 11th street Phone: 575-597-2745

Hours: M - F, 7:00 A.M. - 4:00 P.M. (please call ahead for availability)

You will need to take the following documents with you to your appointment-

- Proof of all household income for all adults over the age of 18 in the home including a bank statement that shows all direct deposits.
- Proof that you have been approved for LIHEAP this year.
- If no income, proof of no income required.
- ID's for all adults in the home.
- The customers' past due PNM bil.
- ID for children living in the home if needed, such as a Medicaid card, birth certificate, shot record, or school ID.

Tribal Residents: The following tribe/tribal organization in our service area is a tribal LIHEAP office:

Five Sandoval Indian Pueblos and Laguna Pueblo (Residents living in Rio Puerco area).

Contact your tribal administration office to inquire about available assistance completing your LIHEAP application.

PNM does collect requests from customers who would like to be identified as critical customers whose life or health may be endangered by discontinuing electric service. In accordance with 17.5.410 NMAC, if you would like to be placed on this identification list, please contact PNM.

15-Day disconnect Notice for Services - Heating season protection

Beginning November 15 of each year, if you qualify for LIHEAP, you can be protected from having your electricity turned off until March 15 of the following year. In order to keep from having your electricity service turned off during this period, you must have no past due charges on your PNM electric account on November 15. Or, if you do have past due charges, and if you establish an installment agreement plan for those charges, you will be protected from having your electricity service turned off through March 15, as long as you honor the installment agreement agreed upon by you and PNM.

A program designed just for you

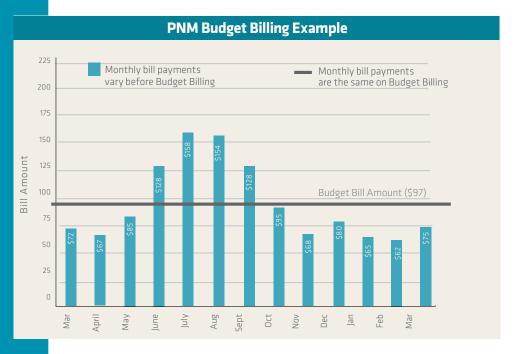
Budget Billing

Managing your budget is easier when you know how much you'll pay. PNM Budget Billing balances the seasonal highs and lows of your energy bill for a more consistent monthly payment.

You still pay for all of the energy you use, but your total costs are spread evenly throughout the year. Budget Billing amounts are evaluated twice a year, usually in February and August, and may go up or down based on your actual usage and updated energy costs.

Any underpayment (you used more energy than you paid for), or overpayment (you paid us for more energy than you used) will be used to calculate your Budget Billing payment for the next plan year, and your bill amount will be adjusted accordingly. Visit *PNM.com/budgetbilling* to sign up.





Issues affecting your account

Under New Mexico Public Regulation Commission (NMPRC) rules, PNM may disconnect your service for several reasons.

PNM may disconnect your service without warning if:

- An emergency situation occurs.
- A hazardous situation exists.
- Equipment you use disrupts service to others.
- You tamper with, damage, or deliberately destroy PNM equipment.
- You use electricity without authorization.

We may disconnect service with three (3) days notice if:

- You do not allow us reasonable access to our equipment at your home.
- You do not furnish equipment, permits, certificates, and/or rights-of-way for us to obtain service, or if equipment or permission is removed.
- Any of the rules of service, as approved by the NMPRC, are violated.
- A fraudulent medical certification form or financial certification form.

We may disconnect service with seven (7) days notice if:

• The terms and conditions of a settlement agreement are not followed.

We may disconnect service with fifteen (15) days notice if:

 You do not pay your electric bill by the due date after receiving a disconnection notice.

If you can't pay your bill, and you or someone living with you is seriously or chronically ill, you may be able to avoid disconnection if you provide us with all of the following:

- A PNM Medical Certification form valid for up to 1 year signed by a licensed physician, physician's assistant, osteopathic physician, osteopathic physician's assistant or a certified nurse practitioner, stating that the service disconnection might endanger the seriously or chronically ill person's health or life.
- A PNM Financial Certification form (valid for 90 days) stating that the customer qualifies for financial assistance as determined by the New Mexico Human Services Department or tribal equivalent, or a copy of the customer's current Medicaid Eligibility identification.



When you move

You are liable for any unpaid PNM utility charges at your former residence. Failure to pay these charges may result in discontinued service at your new residence.

Third party notification – your bill backup plan

Sometimes you or someone you know might need a little help keeping track of their energy bill. To meet that need. PNM has a program called Third Party Notification. If you are in danger of having your service disconnected for any reason, we will notify you and a third party about what's happening with your PNM account. The third party can be a relative, friend, neighbor, or anyone else you designate. The third party is not obligated to pay your bill; they only agree to be notified if your account is delinquent. Account information will only be shared with a third party with your consent and we have a consent form signed by both parties on file. To obtain a Third Party Notification consent form, call PNM.



Restoring your service

If your service is
disconnected for
any reason, call
888-DIAL-PNM
(888-342-5766).
We'll restore service as
soon as the cause of the
disconnection is corrected.
We will make every effort to
schedule an appointment
that is convenient for you.
A security deposit
may be required.

Issues affecting your account continued

PNM will not disconnect your residential service for:

- Failure to pay for any special services.
- Failure to pay for a different class of service at the same or different location.
- Failure to pay a disputed amount for electric service.
- Failure to pay another customer's bill that you have agreed to pay.
- Delinquency in payment for service to a previous occupant of the same premises unless a court has found the new customer legally liable of the debt of the previous occupant, or the previous occupant continues to reside at the premises.

Security deposit requirements

Security deposits are not usually required for new residential customers. However, a deposit may be required prior to service if:

- You are ordering a new account and have not yet established an acceptable credit rating.
- You have received a disconnect notice 3 times in the past 12 months.
- You are reconnecting service after a credit-related disconnection.
- You have previously interfered with or diverted the delivery of service (energy theft).
- You do not have documentation of a good payment history with another utility.

The amount of your deposit, should you be required to pay one, may equal up to one-sixth (1/6) of your estimated annual bill. We provide certificates of deposit and maintain records for them. If you have not been chronically delinquent during the preceding 12 months, your deposit – plus interest – will be credited to your account. Under special circumstances – if you are elderly, you have a disability, you cannot demonstrate adequate financial resources, you qualify for LIHEAP, or you had prior service in a spouse's name (with acceptable credit history) – your deposit may be reduced or waived. If a security deposit is required, it will be charged, and it must be paid in advance.

Additional services

We are authorized to charge for the following services:

- Turning on electric service.
- After-hours service calls you request. We will give you an estimated hourly charge before any work is performed.

We never charge a fee for correcting conditions that could affect your electric service on our system or equipment that we're responsible for maintaining. We do charge for repairing or replacing equipment damaged by a customer.

We are dedicated to providing you with the highest level of customer service. Issues with your account can usually be easily resolved if you contact one of our customer service representatives by phone. Don't hesitate to call if you have a question about your bill or feel there may be an issue with your account.

Filing a complaint

If you believe your bill is not accurate please us immediately at 888-DIAL-PNM (888-342-5766) to discuss your bill with one of our customer service representatives. We will make every effort to resolve the situation during your first call. However, if the situation requires further investigation, we will contact you within a reasonable amount of time with our findings.

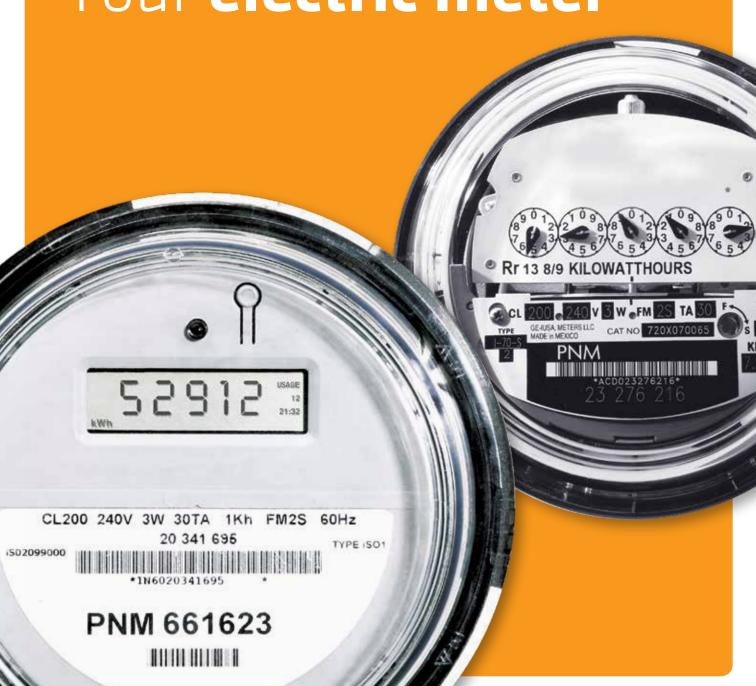
For bill disputes, you must pay the undisputed portion or your service may be discontinued. Once we resolve the dispute, we will send you an amended bill, plus any applicable refund or credit.

If you are not satisfied with the resolution of your issue, you may file a complaint with the New Mexico Public Regulation Commission. If you are a member of a New Mexico tribe or pueblo you can request help with translation or other assistance by contacting the Commission's consumer relations division at (888) 427-5772 for assistance. The NMPRC may be contacted by calling 888-4-ASK-PRC (888-427-5772), or by mail at:

1120 Paseo De Peralta Santa Fe, NM 87505







Our team works hard to provide you with an accurate and timely utility bill, and we provide a bill for the actual amount of electricity you use. Providing this for you begins with being able to safely access and read your meter every month. Locate your meter and determine there is a safe and direct path to your meter that is free of obstructions such as debris, overgrown trees or bushes. Please make sure your pets are secured where they cannot break loose and bite a meter reader.

When we can't read your meter

Your monthly bill reflects the actual amount of electricity you used during the previous billing period. However, if our meter reader can't read your meter due to extreme weather conditions or because he or she had difficulty accessing your property, we will estimate your usage and bill you for your consumption based on your past usage. Your bill will be clearly marked "ESTIMATE." We can only estimate your bill for two consecutive months.

We will leave a special PNM postcard on your door to let you know we had a problem reading your meter. We may then call you, and ask you to read your meter for us using the guidelines below. You can also call and supply us with your meter reading automatically through our phone system. Just call PNM for more information.

How to read your own meter

Some customers prefer to read their own meter, and call in their readings to PNM at 888-DIAL-PNM or submit them online. Figuring out how much energy you use by reading your electric meter may seem complicated, but the following step-by-step instructions will show you how simple it really is.

To read your electric meter, refer to the four, or in some cases, five, dials on the meter. Read the dials from left to right and write down the lowest number the hand of each dial has passed. The dials on the electric meter at left and in the diagram below indicate 5, 2, 9, 1 and 2 or 52912. Instead of a dial meter, you may have one that has a digital display. If so, simply read the numbers from left to right to get your reading.



To determine the amount of electricity used during the last billing period, simply subtract the previous month's meter readings on your bill from the current month's readings. The meter does not reset to zero each month.

Your energy use varies by season from month to month for a variety of reasons. If you believe your meters are not recording energy use correctly, call 888-DIAL-PNM (888-342-5766).



All PNM meter readers carry PNM issued identification and wear PNM branded clothing. If someone knocks on your door and identifies themselves as a meter reader, ask to see their identification. If the individual refuses to present identification, makes requests you consider suspicious, or the situation otherwise seems strange to you, please do not allow the person access to your home —call 911 and then call PNM at 888-DIAL-PNM to report the incident.



Third-party payment locations

PNM contracts with
Western Union to accept
electricity payments and
KUBRA-EZ-PAY for online
and telephone payments.
Please note that thirdparty providers may charge
a transaction fee. To find
Western Union payment
locations near you, please
visit PNM.com/wu

Convenient ways to pay

PNM offers several ways to pay your energy bill. Compare your options here and choose the one that is best for you.

Automatic Payment

Don't want to think about paying your bill each month? We can help. When you sign up for Automatic Payment, PNM will electronically withdraw your payment directly from the checking or savings account you specify. You will receive a PNM statement before the funds are transferred from your account. You can stop Automatic Payment at any time by contacting PNM at least three business days before a payment is scheduled to be transferred. To print an automatic payment form or to apply online, please visit **PNM.com/autopay.**

Internet/telephone one-time payment

You can make a one-time payment to your PNM account over the phone or online with a credit card, a debit card, or an electronic check. This service is available 24 hours a day, 7 days a week. To pay by phone, call the PNM payment service KUBRA EZ-Pay at 1-844-PNM-PYMT (844-766-7968). Please have your account number, located at the top of your PNM bill, ready in order to faster serve you. KUBRA EZ-Pay will charge a \$2.00 fee for each transaction. These fees are subject to change. PNM does not receive any portion of these payment fees.

Paying by mail

Enclose a check or money order with the payment stub from the bottom of your bill in the return envelope that is included in your bill. Please do not send cash. Be sure to write your PNM account number, which can be found at the top of your PNM bill, on your check or money order. Please keep the top portion of your bill for your records. Remember to place a stamp on the return envelope, as the U.S. Postal Service will not deliver your envelope without postage. A \$15 returned check charge will be assessed by PNM when a paper or electronic check is submitted to PNM and returned unpaid for any reason.

Billing procedures

We read your meter and produce your bill on or around the same time each month. If this regular billing cycle is significantly changed, you will be notified in advance.

Late payment charges will be added to a customer's bill if payment is still outstanding at the time we produce the next bill. An additional charge of .667 percent per month will be applied to the total balance in arrears, excluding gross receipts tax. Partial payment of the amount due is applied first to the oldest bill, including other fees or charges assessed, if any, before any amount is applied to the current bill. Any partial payment will first be credited to utility charges, not special services.

In the event of the stoppage of, or the failure by, the meter to register the full amount of energy used, or inaccessibility of the meter, PNM will produce a corrected bill based on your usage of energy and demand in a similar period of like use, in accordance with NM Public Regulation Commission rules.

Tribal Residents:

Members of New Mexico tribes, pueblos or nations who need help with language translation or with other customer matters may call the NM Public Regulation Commission - Consumer Relations Division at 888-427-5772.

If you are going to be away for an extended period of time and want to ensure your payments are made in a timely manner, PNM can help. See below for options or visit PNM.com

Ways to get your bill		More info at:
Paperless (via email)	Automatically recurring each month	PNM.com/paperless
Automatic Payment -		
paper or paperless from your bank account	Automatically recurring each month	PNM.com/autopay
Traditional paper bill	Month-to-month	
Ways to pay your bill		More info at:
Click-to-pay	Free	PNM.com/pay
Automatic Payment -		
paper or paperless from your bank account	Automatically recurring each month	PNM.com/autopay
Bank/Credit Union web sites	Free at many	Your bank or credit union
Mail		
Western Union	\$1 fee	PNM.com/wu
Visa, MC, Discover Credit, debit or ACH	\$2.00 fee Call 1-844-766-7968	PNM.com/pay

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