

Billing & payment options

- **Budget Billing.** Stay on track with a set bill amount for 12 months at a time. You can minimize future changes in your bill amount by managing your usage, especially during the summer months.
- **Custom Due Date.** Set your payment due date range. We'll adjust the date your bill is issued, based on your preferred due date.
- **SMUD app.** Pay your bill from your mobile device! It's fast, easy and secure. You also can report an outage, look at your bill, see how much energy you're using and more. Download it from the Apple App Store or Google Play.
- **Online Payments.** Pay your bill online at smud.org. Click on "Sign in" and then "Pay now" to view your bill amount and make payments directly from your bank account or with your credit card.

Clean energy options

- **Greenery®.** For a few dollars per month added to your bill, you can have your electric usage met with clean energy resources like wind and solar.
- **Battery Storage.** Considering battery storage? By joining our My Energy Optimizer® Partner+ program, you may be eligible for rebates to make your battery storage unit an even smarter device.
- **Solar and Storage Rate.** If you have qualifying renewable generation, like a photovoltaic system, this is for you. The energy you generate, powers your home and in turn reduces what we supply. Intermittent excess energy your system produces is returned to us and applied as a credit on your bill.

Other options

- **EnergyHELP.** With as little as a \$5 donation added to your monthly bill, you can help qualified, income-eligible families in financial crisis maintain electric service in their homes. Learn more at smud.org/EnergyHELP.
- **HomePower®.** Cover your home for up to \$500 per year in electrical repairs—with no deductible. It's just \$7.50 a month, added to your bill. Learn more at smud.org/HomePower.
- **Electric Vehicles (EVs).** Learn more about our incentives, special discount rate and other important tools and resources for EV owners at smud.org/DriveElectric.
- **Three-Phase Power.** This service is available for an additional fee to residential customers with large electric loads, such as that of an elevator or commercial grade light industrial equipment.
- **Standby Service.** We assess an additional fee to provide backup/maintenance service for customers who operate their own generators. Solar, wind and biogas generators are exempt from this charge.

Clear space

You must leave at least 8 feet of clearance in front of our green electrical boxes and at least 3 feet of clearance around utility poles. This helps us work more efficiently, especially during a power outage. You may be charged if we need to clear the space. You must also allow access to utility easements on your property so we can inspect and maintain our power lines and equipment.

Power theft

Our technicians encounter various methods of power theft each month. Unsafe conditions are a danger to all our customers. Please report any unsafe situation you discover by calling us at **916-732-6594**.

Choose your service and give us a call!

Customer Service....1-888-742-SMUD (7683)

- Bill inquiries, new service, pay station locations, residential products and services
- Energy efficiency products and services, EnergyHELP, Financing, Greenergy, EAPR, MED Rate
- EV Advisors, Home Energy Use Analysis, HomePower, SolarShares®, Shade Trees

Power Outages..... 1-888-456-SMUD (7683) 24-hour service line

TTY Phone Service 916-732-6630 For the deaf and hard of hearing

Community Education & Technology Center..... 916-732-6738 Explore free classes, videos and educational events at smud.org/Learn.



2026 Residential Rate Guide

Effective Jan. 1, 2026

Helping you save energy, save money and support a carbon-free future.



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Your basic rates

As your community-owned, not-for-profit electric service, we proudly offer a range of residential rate options that are priced among the lowest in California — averaging 47% lower than neighboring PG&E as of Sept. 1, 2025.

This brochure explains how we bill your electricity service and summarizes the options available to you. The full text of our Rates, Rules and Regulations is available at smud.org/Rates or at our Customer Service Center at 6301 S Street in Sacramento.

Energy usage charges are the bulk of your bill

Most of the charges on your monthly bill are for the electricity you use, measured in kilowatt-hours (kWh).

Other charges

Your monthly bill also includes a few other charges like:

- **System Infrastructure Fixed Charge (SIFC)**, covers some of the costs associated with the meter, neighborhood wires, poles, transformers and other equipment required to provide electric service, and operating expenses like customer services and billing.
- **Taxes** from the State and some local municipalities.
- **Premium fees** for any special programs or services you may have chosen to participate in.
- **Discounts** that you may be eligible for as a participant in our income-eligible or medical equipment programs.
- **Hydro Generation Surcharge** that adjusts annually, as needed, based on precipitation.

Standard energy charges

We offer seasonal electricity prices for all customers.

Residential prices by season (dollars/kWh)*

Rate category	SIFC (Jan. 1 - Dec. 31)	Non-Summer (Jan. 1 - May 31)	Summer (Jun. 1 - Sept. 30)	Non-Summer (Oct. 1 - Dec. 31)
Time-of-Day (5-8 p.m.)	\$27.00	Peak: \$0.1776 Off-peak: \$0.1285	Peak: \$0.3765 Mid-peak: \$0.2139 Off-peak: \$0.1550	Peak: \$0.1776 Off-peak: \$0.1285
Fixed	\$27.00	All: \$0.1371	All: \$0.2189	All: \$0.1371

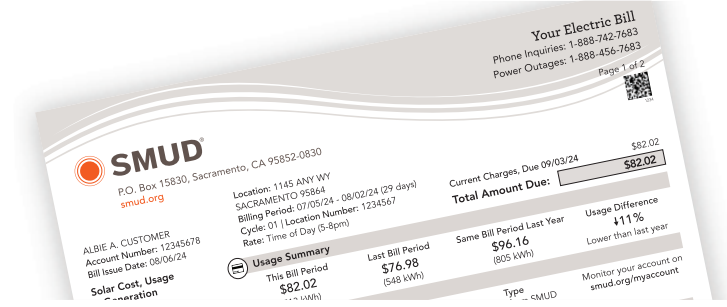
* Does not include hydro-generation charges

** Fixed charge per month

Seasons for Time-of-Day

Summer (June 1 - Sept. 30)	Peak	Weekdays between 5 p.m. and 8 p.m.
	Mid-peak	Weekdays between noon and midnight except during Peak hours.
	Off-peak	All other hours, including weekends and holidays.
Non-Summer (Jan. 1 - May 31) and (Oct. 1 - Dec. 31)	Peak	Weekdays between 5 p.m. and 8 p.m.
	Off-peak	All other hours, including weekends and holidays.

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Many of our programs help make life easier and contribute to a clean energy future.
Learn more at smud.org.



Examples of SMUD residential rate options

Rate	Income-eligible	Medical Equipment Discount
Time-of-Day (5-8 p.m.)	Time-of-Day (5-8 p.m.) with EAPR	Time-of-Day (5-8 p.m.) with MED
Fixed	Fixed with EAPR	Fixed with MED

Time-Of-Day Rate (TOD)

The Time-of-Day (5-8 p.m.) Rate is the standard residential rate for all our customers with a smart meter. Eligible customers have the option to enroll in the alternative Fixed Rate.

If you own or lease an electric vehicle, you can receive a discount for charging between midnight and 6 a.m. This discount applies to all household electricity use during these hours.

If you can shift your electricity use to times other than the 5 p.m. - 8 p.m. peak period, you can save on your electricity bill. Learn more at smud.org/TimeOfDay.

Time-of-Day (Low Use) Rate

If you don't use much energy and have a panel size less than or equal to 125 amps, you may benefit from the new optional Time-of-Day (Low Use) Rate. It has the same structure as the standard Time-of-Day (5-8 p.m.) Rate but a lower monthly System

Infrastructure Fixed Charge (\$17) and higher energy charges. Learn more at smud.org/TODLowUse.

Residential assistance programs

We offer income-eligible and medical equipment discount rates for qualifying households.

Energy Assistance Program Rate (EAPR)
Income-eligible customers can receive \$10 off the SIFC and a monthly discount on energy usage based on how your income compares to the Federal Poverty Level.

Medical Equipment Discount (MED) Rate
Households with a full-time resident dependent on a qualifying electrically-powered medical device in the home may be eligible for a monthly MED Rate discount.

To apply for EAPR or MED Rate, visit smud.org or call 1-888-742-SMUD (7683) for an application.