

**Charlton Fire District Meeting Minutes
January 2, 2018**

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on January 2, 2018 at 6:58 p.m.

PRESENT: Jeff Voigt (Chairman), Bob LeGere, Steve Eichfeld, Kevin Loukes, Sharon Cronin (Secretary), Andy La Patra (Treasurer)

ABSENT: Dave Peters

1. Approval of Agenda

Motion to approve the agenda was made by Jeff Voigt and seconded by Kevin Loukes.
Approved 4-0.

2. Approval of Minutes

Motion to approve last month's minutes made by Jeff Voigt and seconded by Steve Eichfeld. Approved 4-0.

3. Chairman's Report

Nothing to report

4. Treasurer's Report

- a. Treasurer's Report presented by Andy LaPatra.
- b. Review and audit of bills.
- c. Operating Account: \$62,165.56
Payroll Account: \$3,603.98
Apparatus Capital Reserve: \$105,046.31
Equipment Capital Reserve: \$130,208.56
Emergency Capital Reserve: \$25,054.75
Capital Improvement Reserve: \$298,209.46
Total ending on January 1, 2018: \$624,288.62

Motion to pay outstanding bills was made by Jeff Voigt and seconded by Kevin Loukes.
Approved 4-0.

Motion to approve Treasurer's report made by Jeff Voigt and seconded by Steve Eichfeld.
Approved 4-0.

5. Chief's Report

- a. Dean DeCapria presented Chief's Report. 15 calls for the month:
 - 7-EMS
 - 1-motor vehicle accident
 - 1-fire alarm
 - 2-CO emergency
 - 2-electrical emergency
 - 2-Structure Fires

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- b. 18-2 ladder testing has been completed and ladder light switch/light bar bulbs have been repaired.
- c. Car 18 mileage as of 1/2 is 34,326 and car 18-0 mileage as of 1/3 is 57,061.
- d. 18-4 and 18-0 painting and body work has been completed.
- e. 18-1 and 18-2 are due for yearly service in January and February.
- f. Gas meters are in and inservice training completed.
- g. The Installation Banquet is on 1/28/18 at the Charlton Tavern.
- h. Chief is requesting the approval to purchase a battery charger for new batteries not to exceed \$400.00.
- i. Dean DeCapria presented purchase requests. (Motions under new business)

6. Committee Reports

- a. **Facilities Management (Dave Peters)**
See Unfinished Business
- b. **Apparatus and Equipment (Bob LeGere)**
See Chief's Report
- c. **Firematic Training and Fire Prevention Committee (Jeff Voigt)**
There is nothing to report at this time.
- d. **Radio Communication and Informational Technology Committee (Kevin Loukes)**
There is nothing to report at this time.
- e. **Staff Relations/Code of Ethics Committee (Steve Eichfeld)**
There is nothing to report at this time.

7. Unfinished Business

- a. Chairman will contact parties that are interested in being on the building committee

8. New Business

- a. The Treasurer requested approval to transfer \$35,000 from operating acct to payroll acct for annual payroll.
- b. Secretary requested approval to renew the annual Microsoft Office 365 program for \$107.99.
- c. Treasurer requested approval to purchase white out and a roll of stamps not to exceed \$60.00.

Motion to approve the transfer of \$35,000 from operating acct to payroll acct for annual payroll made by Jeff Voigt and seconded by Kevin Loukes. Approved 4-0.

Motion to approve the renewal of the Microsoft Office 365 program for \$107.99 made by Jeff Voigt and seconded by Steve Eichfeld. Approved 4-0.

Motion to approve the purchase of white out and a roll of stamps not to exceed \$60.00 made by Jeff Voigt and seconded by Steve Eichfeld. Approved 4-0.

Motion to approve the purchase of a universal battery charger from AGT Battery not to exceed \$400.00 made by Jeff Voigt and seconded by Kevin Loukes. Approved 4-0.

Motion to approve the purchase of truck sargent helmet badges \$355.00 made by Jeff Voigt and seconded by Bob LeGere. Approved 4-0.

Motion to approve the use of the firehouse for a baby shower on March 15th made by Jeff Voigt and seconded by Kevin Loukes. Approved 4-0.

9. Privilege of the Floor

10. Adjournment

Motion to adjourn made by Jeff Voigt and seconded by Kevin Loukes at 8:00 p.m.
Approved 4-0.

5:14 PM
01/01/18
Cash Basis

CHARLTON FIRE DISTRICT #1
Profit & Loss
December 2017

	Dec 17	Nov 17	\$ Change
Income			
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS CHECKING	0.15	0.23	-0.08
INTEREST & EARNINGS OPERATING	7.73	10.24	-2.51
INTEREST & EARNINGS OTHER ACCTS	23.68	22.75	0.93
Total A2401 INTEREST & EARNINGS	31.56	33.22	-1.66
A2680 INSURANCE RECOVERIES			
INSURANCE RECOVERIES	556.00	0.00	556.00
Total A2680 INSURANCE RECOVERIES	556.00	0.00	556.00
Total Income	587.56	33.22	554.34
Gross Profit	587.56	33.22	554.34
Expense			
A99019 INTERFUND TRANSFERS TO EQUIPMENT CAPITAL RESERVES			
	0.00	0.00	0.00
Total A99019 INTERFUND TRANSFERS	0.00	0.00	0.00
A34102 FIRE, EQUIP & CAP OUTLAY EQUIPMENT			
PERSONAL PROTECTIVE EQUIP	0.00	358.60	-358.60
BUILDING EQUIPMENT	100.00	100.00	0.00
Total EQUIPMENT	100.00	458.60	-358.60
Total A34102 FIRE, EQUIP & CAP OUTLAY	100.00	458.60	-358.60
A90308 SOCIAL SECURITY			
MEDICARE EMPLOYER	33.35	33.35	0.00
FICA EMPLOYER	142.60	142.60	0.00
Total A90308 SOCIAL SECURITY	175.95	175.95	0.00
A34101 FIRE PER SVC PERSONAL SERVICES			
MEDICARE EMPLOYEE	33.35	33.35	0.00
FICA EMPLOYEE	142.60	142.60	0.00
FEDERAL INCOME TAX	188.00	188.00	0.00
SECRETARY WAGES	588.65	588.65	0.00
TREASURER WAGES	1,308.60	1,308.60	0.00
Total PERSONAL SERVICES	2,261.20	2,261.20	0.00
Total A34101 FIRE PER SVC	2,261.20	2,261.20	0.00
A34104 FIRE PROTECTION			
FOOD REIMBURSEMENTS	0.00	18.18	-18.18
HOSE/LADDER TESTING	0.00	301.70	-301.70
FUEL - BUILDING	0.00	285.63	-285.63
BANK FEES	44.50	29.50	15.00
WEBSITE ADMINISTRATION	60.00	0.00	60.00
PUBLIC NOTICES	60.42	22.80	37.62
PRINTING & SUPPLIES	69.95	0.00	69.95
WASTE DISPOSAL	80.16	80.16	0.00
PHYSICAL FITNESS	100.00	0.00	100.00
APPARATUS MAINT/REPAIR	205.42	13,691.28	-13,485.86
MISCELLANEOUS	224.00	0.00	224.00
TELEPHONE & CABLE	244.35	243.10	1.25
BUILDING & GROUNDS MAINTENANCE	270.00	510.00	-240.00
EMS SUPPLIES	274.33	9.05	265.28
ELECTRIC & GAS	295.84	227.49	68.35
ASSOCIATION DUES	300.00	0.00	300.00
WATER	512.46	0.00	512.46
DATA ENTRY-INCIDENT REPORTING	1,668.00	0.00	1,668.00
FIRE PREVENTION	2,346.95	0.00	2,346.95

5:14 PM
01/01/18
Cash Basis

CHARLTON FIRE DISTRICT #1
Profit & Loss
December 2017

	<u>Dec 17</u>	<u>Nov 17</u>	<u>\$ Change</u>
FIREFIGHTER PHYSICAL EXAMS	5,800.00	0.00	5,800.00
BUILDING & GROUNDS REPAIRS	6,500.00	0.00	6,500.00
Total A34104 FIRE PROTECTION	19,056.38	15,418.89	3,637.49
Total Expense	21,593.53	18,314.64	3,278.89
Net Income	<u>-21,005.97</u>	<u>-18,281.42</u>	<u>-2,724.55</u>

Account Summary

CHARLTON FIRE DISTRICT #1

Deposit Summary

[expand all...](#)

<u>Account Name</u>	<u>Account No.</u>	<u>Ledger Balance</u>	<u>Avail. Balance</u>
R8021 0712 OPERATING	xxxxxxxx0712	\$62,165.56	\$62,165.56
R8021 0720 PAYROLL	xxxxxxxx0720	\$3,603.98	\$3,603.98
R8021 2286 APPARATUS	xxxxxxxx2286	\$105,046.31	\$105,046.31
R8021 2294 EQUIPMENT	xxxxxxxx2294	\$130,208.56	\$130,208.56
R8021 2302 EMERGENCY	xxxxxxxx2302	\$25,054.75	\$25,054.75
R8021 2310 CAPITAL	xxxxxxxx2310	\$298,209.46	\$298,209.46
Totals:		\$624,288.62	\$624,288.62

statement delivery preferences.

5:13 PM

CHARLTON FIRE DISTRICT #1
BANK ACCOUNT BALANCES - 2 YEAR COMPARISON

Cash Basis

	<u>Dec 17</u>	<u>Dec 16</u>
R8021 0712 OPERATING	62,165.56	89,002.40
R8021 0720 PAYROLL	3,603.98	3,322.32
R8021 2286 APPARATUS	105,046.31	55,008.46
R8021 2294 EQUIPMENT	130,208.56	125,145.79
R8021 2302 EMERGENCY	25,054.75	25,042.23
R8021 2310 CAPITAL IMPROVEME...	298,209.46	207,890.83
TOTAL	<u>624,288.62</u>	<u>505,412.03</u>



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
December 31, 2017
page 1 of 3

0712

12 X 81 00012 R EM T1
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT
PO BOX 1369
BALLSTON LAKE NY 12019-0369

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KeyBank Business Interest Checking
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT

0712

Beginning balance 11-30-17	\$85,735.21
1 Addition	+556.00
22 Subtractions	-24,111.88
Interest paid	+7.73
Net fees and charges	-21.50
Ending balance 12-31-17	\$62,165.56

Additions

<i>Deposits</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>	
	12-27		Deposit Branch 0081 New York	\$556.00
Total additions				\$556.00

Subtractions

Paper Checks * check missing from sequence

<i>Check</i>	<i>Date</i>	<i>Amount</i>	<i>Check</i>	<i>Date</i>	<i>Amount</i>	<i>Check</i>	<i>Date</i>	<i>Amount</i>
7644	12-11	\$224.00	7648	12-7	2,346.95	7652	12-13	175.00
7645	12-15	1,668.00	7649	12-11	100.00	7653	12-11	60.42
7646	12-20	125.00	7650	12-11	5,800.00	7654	12-13	69.95
7647	12-11	205.42	7651	12-11	274.33	*7656	12-7	6,500.00
Paper Checks Paid								\$17,549.07

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	12-5		Bill Pay:Verizon 518399 Jb59Mpkh	\$57.30
	12-5		Bill Pay:Atypica Cvfd-1 5Bo9Zpkh	60.00
	12-5		Bill Pay:County Waste & Rec 6910-1 Abv9Vpkh	80.16
	12-5		Bill Pay:Time Warner Cable 106007 Mb39Xpkh	87.05

0712 - 03290

Business Banking Statement
December 31, 2017
page 2 of 3

0712

Subtractions

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	12-5		Bill Pay:Dean DE Capria N/A Ybs9Spkh	100.00
	12-5		Bill Pay:Kevin G Riehl N/A Zbn9Apyh	100.00
	12-5		Bill Pay:Da Kenyon Enterpri Cfd #1 Hb99Npkh	270.00
	12-5		Bill Pay:National Grid 51564- Wbi9Ypkh	295.84
	12-5		Bill Pay:Town of Charlton N/A 9Bn9Tpkh	512.46

<i>Transfers</i>	<i>Date</i>	<i>Serial #</i>	<i>Destination</i>				
	12-6		Trf To D	2294	3290		\$5,000.00
			Total subtractions				\$24,111.88

Interest earned

Annual percentage yield (APY) earned	0.13%
Number of days this statement period	31
Interest paid 12-29-17	\$7.73
Interest earned this statement period	\$7.73
Interest paid year-to-date	\$265.79

Fees and charges

<i>Date</i>	<i>Description</i>	<i>Quantity</i>	<i>Unit Charge</i>	
12-8-17	Nov Kbo Manage Access (Monthly)	1	10.00	-\$10.00
12-29-17	Imaged Items With Statement Charge	1	3.50	-3.50
12-29-17	Duplicate Statement Service Charge	1	5.00	-5.00
12-29-17	Paper Statement Fee	1	3.00	-3.00
	Fees and charges assessed this period			-\$21.50

5:03 PM
01/01/18

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0712 OPERATING, Period Ending 12/31/2017

	<u>Dec 31, 17</u>
Beginning Balance	85,735.21
Cleared Transactions	
Checks and Payments - 27 items	-30,633.38
Deposits and Credits - 4 items	<u>7,063.73</u>
Total Cleared Transactions	<u>-23,569.65</u>
Cleared Balance	<u><u>62,165.56</u></u>
Register Balance as of 12/31/2017	62,165.56
Ending Balance	62,165.56

5:03 PM

01/01/18

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0712 OPERATING, Period Ending 12/31/2017

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						85,735.21
Cleared Transactions						
Checks and Payments - 27 items						
General Journal	12/05/2017	14	COPPOLA & SONS	X	-6,500.00	-6,500.00
Check	12/05/2017	7650	ROBERT HALBIG, ...	X	-5,800.00	-12,300.00
Check	12/05/2017	7648	CHARLTON VOL FI...	X	-2,346.95	-14,646.95
Check	12/05/2017	7645	EMERGENCY REP...	X	-1,668.00	-16,314.95
Check	12/05/2017		TOWN OF CHARLT...	X	-512.46	-16,827.41
Check	12/05/2017		NATIONAL GRID	X	-295.84	-17,123.25
Check	12/05/2017	7651	MOORE MEDICAL	X	-274.33	-17,397.58
Check	12/05/2017		D.A. KENYON ENT...	X	-270.00	-17,667.58
Check	12/05/2017	7644	JAMES PUBLISHING	X	-224.00	-17,891.58
Check	12/05/2017	7647	GIL'S GARAGE	X	-205.42	-18,097.00
Check	12/05/2017	7652	NYS ASSOC OF FI...	X	-175.00	-18,272.00
Check	12/05/2017	7646	ASSOCIATION OF ...	X	-125.00	-18,397.00
Check	12/05/2017	7649	JOHN GAWORECKI	X	-100.00	-18,497.00
Check	12/05/2017		DEAN DECAPRIA	X	-100.00	-18,597.00
Check	12/05/2017		KEVIN RIEHL	X	-100.00	-18,697.00
Check	12/05/2017		TWC SPECTRUM	X	-87.05	-18,784.05
Check	12/05/2017		COUNTY WASTE	X	-80.16	-18,864.21
Check	12/05/2017	7654	ELECTRONIC OFFI...	X	-69.95	-18,934.16
Check	12/05/2017	7653	THE GAZETTE	X	-60.42	-18,994.58
Check	12/05/2017		ATYPICA	X	-60.00	-19,054.58
Check	12/05/2017		VERIZON	X	-57.30	-19,111.88
Check	12/06/2017	7656	COPPOLA & SONS	X	-6,500.00	-25,611.88
Check	12/06/2017		TRANSFER FROM ...	X	-5,000.00	-30,611.88
Check	12/08/2017		KEYBANK	X	-10.00	-30,621.88
Check	12/29/2017		DUPLICATE STMT ...	X	-5.00	-30,626.88
Check	12/29/2017		IMAGED ITEMS WI...	X	-3.50	-30,630.38
Check	12/29/2017		PAPER STATEMEN...	X	-3.00	-30,633.38
Total Checks and Payments					-30,633.38	-30,633.38
Deposits and Credits - 4 items						
Check	12/05/2017	7655	COPPOLA & SONS	X	0.00	0.00
General Journal	12/06/2017	14R	COPPOLA & SONS	X	6,500.00	6,500.00
Deposit	12/27/2017		Deposit	X	556.00	7,056.00
Deposit	12/29/2017		INTEREST PAYME...	X	7.73	7,063.73
Total Deposits and Credits					7,063.73	7,063.73
Total Cleared Transactions					-23,569.65	-23,569.65
Cleared Balance					-23,569.65	62,165.56
Register Balance as of 12/31/2017					-23,569.65	62,165.56
Ending Balance					-23,569.65	62,165.56



KeyBank
 P.O. Box 93885
 Cleveland, OH 44101-5885

Business Banking Statement
December 31, 2017
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0720

X 81 00000 R EM T1
 CHARLTON FIRE DISTRICT #1
 PAYROLL ACCOUNT
 PO BOX 1369
 BALLSTON LAKE NY 12019-0369

Questions or comments?
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KeyBank Business Interest Checking CHARLTON FIRE DISTRICT #1 PAYROLL ACCOUNT	0720	Beginning balance 11-30-17	\$6,063.98
		3 Subtractions	-2,437.15
		Interest paid	+0.15
		Net fees and charges	-23.00
		Ending balance 12-31-17	\$3,603.98

Subtractions

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	12-1		Bill Pay:First New York Fcu 108600 8B49Ouxo	\$588.65
	12-1		Bill Pay:Sunmark Federal Cr 124890 7Bd9Yuxo	1,308.60
	12-18		Direct Withdrawal, lrs Usatxpymt	539.90
			Total subtractions	\$2,437.15

Interest earned

Annual percentage yield (APY) earned	0.04%
Number of days this statement period	31
Interest paid 12-29-17	\$0.15
Interest earned this statement period	\$0.14
Interest paid year-to-date	\$17.66

Fees and charges

<i>Date</i>	<i>Description</i>	<i>Quantity</i>	<i>Unit Charge</i>	
12-29-17	Duplicate Statement Service Charge	1	5.00	-\$5.00
12-29-17	Paper Statement Fee	1	3.00	-3.00

0720 - 03290

Business Banking Statement
December 31, 2017
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0720

**Fees and
charges**
(con't)

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
12-29-17	Service Charge	1	15.00	-15.00
Fees and charges assessed this period				-\$23.00



CUSTOMER ACCOUNT DISCLOSURES

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Call us at the phone number indicated on the first page of this statement, OR write us at the address listed below*, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

*KeyBank
Customer Disputes
NY-31-17-0128
17 Corporate Woods Blvd
Albany, NY 12211

- i Tell us your name and Account number;
i Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
i Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

- XFER TO SAV - Transfer to Savings Account
XFER FROM SAV - Transfer from Savings Account
XFER TO CKG - Transfer to Checking Account
XFER FROM CKG - Transfer from Checking Account
PMT TO CR CARD - Payment to Credit Card
ADVCR CARD - Advance from Credit Card

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made.

IMPORTANT LINE OF CREDIT INFORMATION

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O. Box 93885, Cleveland, OH 44101- 5885.

In your letter, give us the following information:

- i Account Information : Your name and account number.
i Dollar Amount : The dollar amount of the suspected error.
i Description of the Problem : If you think there is an error on your bill, describe what you believe is wrong and why you believe it was a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- i We cannot try to collect the amount in question, or report you as delinquent on that amount.
i The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
i While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
i We can apply any unpaid amount against your credit limit.

Explanation of Finance Charge: Your Finance Charge attributable to interest (hereinafter referred to as interest) is computed using the Average Daily Balance method.

Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively advances) from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the Average Daily Balance of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Key Credit Research Department
P.O. Box 94518
Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

BALANCING YOUR ACCOUNT

Please examine your statement and paid check information upon receipt. Erasures, alterations or irregularities should be reported promptly in accordance with your account agreement. The suggested steps below will help you balance your account.

INSTRUCTIONS

a Verify and check off in your check register each deposit, check or other transaction shown on this statement.

Enter into your check register and SUBTRACT:

- ü Checks or other deductions shown on our statement that you have not already entered.
ü The iService chargesi, if any, shown on your statement.

Enter into your check register and ADD:

- ü Deposits or other credits shown on your statement that you have not already entered.
ü The iInterest earnedi shown on your statement, if any.

Table with columns for Check # or Date, Amount, Date, Amount. Includes instructions for listing checks, deposits, and calculating ending balance.

5:04 PM
01/01/18

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0720 PAYROLL, Period Ending 12/31/2017

	<u>Dec 31, 17</u>
Beginning Balance	6,063.98
Cleared Transactions	
Checks and Payments - 6 items	-2,460.15
Deposits and Credits - 1 item	0.15
	<u>-2,460.00</u>
Total Cleared Transactions	
Cleared Balance	<u><u>3,603.98</u></u>
Register Balance as of 12/31/2017	3,603.98
Ending Balance	3,603.98

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01/01/18

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0720 PAYROLL, Period Ending 12/31/2017

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						6,063.98
Cleared Transactions						
Checks and Payments - 6 items						
Check	12/01/2017		ANDREW G. LA PA...	X	-1,308.60	-1,308.60
Check	12/01/2017		Sharon B Cronin	X	-588.65	-1,897.25
Check	12/18/2017		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	12/29/2017		KEYBANK	X	-15.00	-2,452.15
Check	12/29/2017		DUPLICATE STMT ...	X	-5.00	-2,457.15
Check	12/29/2017		PAPER STATEMEN...	X	-3.00	-2,460.15
Total Checks and Payments					-2,460.15	-2,460.15
Deposits and Credits - 1 item						
Deposit	12/29/2017		INTEREST PAYME...	X	0.15	0.15
Total Deposits and Credits					0.15	0.15
Total Cleared Transactions					-2,460.00	-2,460.00
Cleared Balance					-2,460.00	3,603.98
Register Balance as of 12/31/2017					-2,460.00	3,603.98
Ending Balance					-2,460.00	3,603.98



KeyBank
 P.O. Box 93885
 Cleveland, OH 44101-5885

Business Banking Statement
December 31, 2017
 page 1 of 2

2286

T 81 00000 R EM T1

CHARLTON FIRE DISTRICT #1
 APPARATUS CAPITAL RESERVE
 PO BOX 1369
 BALLSTON LAKE NY 12019-0369

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 Access your available accounts, transfer funds and view your transactions right from your PC.*

Key Business Silver Money Market Svgs
 CHARLTON FIRE DISTRICT #1
 APPARATUS CAPITAL RESERVE

2286

Beginning balance 11-30-17	\$105,041.85
Interest paid	+4.46
Ending balance 12-31-17	\$105,046.31

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 12-29-17	\$4.46
Interest earned this statement period	\$4.46
Interest paid year-to-date	\$37.85

CUSTOMER ACCOUNT DISCLOSURES

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Call us at the phone number indicated on the first page of this statement, OR write us at the address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

* KeyBank
 Customer Disputes
 NY-31-17-0128
 17 Corporate Woods Blvd
 Albany, NY 12211

- Tell us your name and Account number;
- Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

- XFER TO SAV - Transfer to Savings Account
- XFER FROM SAV - Transfer from Savings Account
- XFER TO CKG - Transfer to Checking Account
- XFER FROM CKG - Transfer from Checking Account
- PMNT TO CR CARD - Payment to Credit Card
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Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made.

IMPORTANT LINE OF CREDIT INFORMATION

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O. Box 93885, Cleveland, OH 44101-5885.

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- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Key Credit Research Department
 P.O. Box 94518
 Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

BALANCING YOUR ACCOUNT

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Enter into your check register and SUBTRACT:

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01/01/18

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2286 APPARATUS, Period Ending 12/31/2017

	<u>Dec 31, 17</u>
Beginning Balance	105,041.85
Cleared Transactions	
Deposits and Credits - 1 item	<u>4.46</u>
Total Cleared Transactions	<u>4.46</u>
Cleared Balance	<u><u>105,046.31</u></u>
Register Balance as of 12/31/2017	105,046.31
Ending Balance	105,046.31



KeyBank
 P.O. Box 93885
 Cleveland, OH 44101-5885

Business Banking Statement
December 31, 2017
 page 1 of 2

2294

T 81 00000 R EM T1

CHARLTON FIRE DISTRICT #1
 EQUIPMENT CAPITAL RESERVES
 PO BOX 1369
 BALLSTON LAKE NY 12019-0369

Questions or comments?
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Key Business Silver Money Market Svgs	2294	
CHARLTON FIRE DISTRICT #1		
EQUIPMENT CAPITAL RESERVES		
	Beginning balance 11-30-17	\$125,203.06
	1 Addition	+5,000.00
	Interest paid	+5.50
	Ending balance 12-31-17	\$130,208.56

Additions

Transfers	Date	Serial #	Source			
	12-6		Trf Fr DD	10712	3290	\$5,000.00
			Total additions			\$5,000.00

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 12-29-17	\$5.50
Interest earned this statement period	\$5.49
Interest paid year-to-date	\$62.77

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NY-31-17-0128
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Albany, NY 12211

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01/01/18

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2294 EQUIPMENT, Period Ending 01/01/2018

	<u>Jan 1, 18</u>
Beginning Balance	125,203.06
Cleared Transactions	
Deposits and Credits - 2 items	<u>5,005.50</u>
Total Cleared Transactions	<u>5,005.50</u>
Cleared Balance	<u><u>130,208.56</u></u>
Register Balance as of 01/01/2018	130,208.56
Ending Balance	130,208.56

5:08 PM
01/01/18

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 2294 EQUIPMENT, Period Ending 01/01/2018

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						125,203.06
Cleared Transactions						
Deposits and Credits - 2 Items						
Deposit	12/06/2017		TRANSFER FROM ...	X	5,000.00	5,000.00
Deposit	12/29/2017		INTEREST PAYME...	X	5.50	5,005.50
Total Deposits and Credits					5,005.50	5,005.50
Total Cleared Transactions					5,005.50	5,005.50
Cleared Balance					5,005.50	130,208.56
Register Balance as of 01/01/2018					5,005.50	130,208.56
Ending Balance					<u>5,005.50</u>	<u>130,208.56</u>



KeyBank
 P.O. Box 93885
 Cleveland, OH 44101-5885

Business Banking Statement
December 31, 2017
 page 1 of 2

J2302

T 81 00000 R EM T1
 CHARLTON FIRE DISTRICT #1
 EMERGENCY REPAIR RESERVES
 PO BOX 1369
 BALLSTON LAKE NY 12019-0369

Questions or comments?
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Access your available accounts, transfer funds and view your transactions right from your PC.

Key Business Silver Money Market Svgs
 CHARLTON FIRE DISTRICT #1
 EMERGENCY REPAIR RESERVES

2302

Beginning balance 11-30-17	\$25,053.69
Interest paid	+1.06
Ending balance 12-31-17	\$25,054.75

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 12-29-17	\$1.06
Interest earned this statement period	\$1.06
Interest paid year-to-date	\$12.52

J2302 - 03290

3659

5:09 PM

01/01/18

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2302 EMERGENCY, Period Ending 12/31/2017

	<u>Dec 31, 17</u>
Beginning Balance	25,053.69
Cleared Transactions	
Deposits and Credits - 1 item	<u>1.06</u>
Total Cleared Transactions	<u>1.06</u>
Cleared Balance	<u><u>25,054.75</u></u>
Register Balance as of 12/31/2017	25,054.75
Ending Balance	25,054.75



KeyBank
 P.O. Box 93885
 Cleveland, OH 44101-5885

Business Banking Statement
December 31, 2017
 page 1 of 2

2310

T 81 00000 R EM T1
 CHARLTON FIRE DISTRICT #1
 CAPITAL IMPROVEMENTS RESERVES
 PO BOX 1369
 BALLSTON LAKE NY 12019-0369

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Key Business Silver Money Market Svgs
 CHARLTON FIRE DISTRICT #1
 CAPITAL IMPROVEMENTS RESERVES

2310

Beginning balance 11-30-17	\$298,196.80
Interest paid	+12.66
Ending balance 12-31-17	\$298,209.46

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 12-29-17	\$12.66
Interest earned this statement period	\$12.66
Interest paid year-to-date	\$122.63

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* KeyBank Customer Disputes NY-31-17-0128 17 Corporate Woods Blvd Albany, NY 12211

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You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. While you do not have to pay the amount in question, you are responsible for the remainder of your balance. We can apply any unpaid amount against your credit limit.

Explanation of Finance Charge: Your Finance Charge attributable to interest (hereinafter referred to as interest) is computed using the Average Daily Balance method.

Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Key Credit Research Department P.O. Box 94518 Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

BALANCING YOUR ACCOUNT

Please examine your statement and paid check information upon receipt. Erasures, alterations or irregularities should be reported promptly in accordance with your account agreement. The suggested steps below will help you balance your account.

INSTRUCTIONS

- 1. Verify and check off in your check register each deposit, check or other transaction shown on this statement.

Enter into your check register and SUBTRACT:

- Checks or other deductions shown on our statement that you have not already entered. The "Service charges", if any, shown on your statement.

Enter into your check register and ADD:

- Deposits or other credits shown on your statement that you have not already entered. The "Interest earned" shown on your statement, if any.

4. List from your check register any checks or other deductions that are not shown on your statement. 5. List any deposits from your check register that are not shown on your statement.

Table with columns: Check # or Date, Amount, Date, Amount. Includes a TOTAL line for the deposits section.

6. Enter ending balance shown on your statement.

7. Add 5 and 6 and enter total here.

8. Enter total from 4.

9. Subtract 8 from 7 and enter difference here.

This amount should agree with your check register balance.

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CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 12/31/2017

	<u>Dec 31, 17</u>
Beginning Balance	298,196.80
Cleared Transactions	
Deposits and Credits - 1 item	<u>12.66</u>
Total Cleared Transactions	<u>12.66</u>
Cleared Balance	<u>298,209.46</u>
Register Balance as of 12/31/2017	298,209.46
Ending Balance	298,209.46

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 Cash Basis

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
 January through December 2017

	Jan - Dec 17	Budget	\$ Over Budget	% of Budget
Income				
A1001 REAL PROPERTY TAXES				
REAL PROPERTY TAXES	297,546.03	297,546.00	0.03	100.0%
Total A1001 REAL PROPERTY TAXES	297,546.03	297,546.00	0.03	100.0%
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS CHECKING	17.66	20.00	-2.34	88.3%
INTEREST & EARNINGS OPERATING	265.79	230.00	35.79	115.6%
INTEREST & EARNINGS OTHER ACCTS	235.77	250.00	-14.23	94.3%
Total A2401 INTEREST & EARNINGS	519.22	500.00	19.22	103.8%
A2680 INSURANCE RECOVERIES				
INSURANCE RECOVERIES	556.00			
Total A2680 INSURANCE RECOVERIES	556.00			
- A5031 INTERFUND TRANSFERS				
INTERFUND TRANSFERS	0.00			
Total A5031 INTERFUND TRANSFERS	0.00			
Total Income	298,621.25	298,046.00	575.25	100.2%
Gross Profit	298,621.25	298,046.00	575.25	100.2%
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	2,256.00			
FICA EMPLOYEE	1,711.20			
MEDICARE EMPLOYEE	400.20			
NYS INCOME TAX	349.20			
SECRETARY WAGES	7,063.80	8,400.00	-1,336.20	84.1%
TREASURER WAGES	15,703.20	19,200.00	-3,496.80	81.8%
Total PERSONAL SERVICES	27,483.60	27,600.00	-116.40	99.6%
Total A34101 FIRE PER SVC	27,483.60	27,600.00	-116.40	99.6%

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 Cash Basis

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
 January through December 2017

	Jan - Dec 17	Budget	\$ Over Budget	% of Budget
A34102 FIRE, EQUIP & CAP OUTLAY				
EQUIPMENT				
APPARATUS EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
BUILDING EQUIPMENT	3,400.00	1,000.00	2,400.00	340.0%
EMS EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
FIREFIGHTER EQUIPMENT	11,660.00	3,000.00	8,660.00	388.7%
HOSE REPLACEMENT	0.00	1,000.00	-1,000.00	0.0%
MISCELLANEOUS EQUIPMENT	699.99			
PERSONAL PROTECTIVE EQUIP	6,164.31	10,000.00	-3,835.69	61.6%
SCBA BOTTLE & PACK REPLACEMENT	9,268.96			
Total EQUIPMENT	31,193.26	17,000.00	14,193.26	183.5%
Total A34102 FIRE, EQUIP & CAP OUTLAY	31,193.26	17,000.00	14,193.26	183.5%
A34104 FIRE PROTECTION				
2% FOREIGN INSURANCE REFUND	5,829.74			
ANNUAL AUDIT	3,500.00	4,000.00	-500.00	87.5%
APPARATUS MAINT/REPAIR	35,902.46	15,000.00	20,902.46	239.3%
ASSOCIATION DUES	400.00	300.00	100.00	133.3%
BANK FEES	389.00	300.00	89.00	129.7%
BUILDING & GROUNDS MAINTENANCE	7,684.29	4,800.00	2,884.29	160.1%
BUILDING & GROUNDS REPAIRS	8,785.30	4,300.00	4,485.30	204.3%
COMMISSIONER TRAINING	210.00	500.00	-290.00	42.0%
DATA ENTRY-INCIDENT REPORTING	3,336.00	1,800.00	1,536.00	185.3%
ELECTRIC & GAS	3,309.08	6,000.00	-2,690.92	55.2%
EMS SUPPLIES	3,671.90	3,000.00	671.90	122.4%
EMS TRAINING	0.00	1,000.00	-1,000.00	0.0%
EQUIPMENT MAINT/REPAIR	464.31	1,000.00	-535.69	46.4%
FIRE PREVENTION	2,346.95	3,000.00	-653.05	78.2%
FIREFIGHTER PHYSICAL EXAMS	5,800.00	7,000.00	-1,200.00	82.9%
FIREFIGHTER TRAINING	1,124.69	2,000.00	-875.31	56.2%
FIREMATIC & REHAB SUPPLIES	0.00	1,200.00	-1,200.00	0.0%
FOAM	0.00	50.00	-50.00	0.0%
FOOD REIMBURSEMENTS	18.18	500.00	-481.82	3.6%
FUEL - BUILDING	4,859.37	4,000.00	859.37	121.5%
FUEL - TRUCKS	1,078.63	5,000.00	-3,921.37	21.6%
HOSE/LADDER TESTING	301.70	1,200.00	-898.30	25.1%
INSPECTION OF DEPARTMENT	6,683.00	7,000.00	-317.00	95.5%
INSURANCE	19,143.92	20,000.00	-856.08	95.7%
INTERIOR FIREFIGHTING FIT TRAIN	713.00	900.00	-187.00	79.2%
LEGAL SERVICES	0.00	3,000.00	-3,000.00	0.0%
MISCELLANEOUS	443.27	500.00	-56.73	88.7%
PAGER REPAIR BATTERIES	248.66	1,000.00	-751.34	24.9%
PHYSICAL FITNESS	700.00	1,000.00	-300.00	70.0%
POSTAGE	311.00	400.00	-89.00	77.8%
PRINTING & SUPPLIES	473.47	1,000.00	-526.53	47.3%
PUBLIC NOTICES	107.19	200.00	-92.81	53.6%

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Cash Basis

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
 January through December 2017

	Jan - Dec 17	Budget	\$ Over Budget	% of Budget
SCBA PACK TESTING	184.00	1,000.00	-816.00	18.4%
TELEPHONE & CABLE	3,709.47	2,500.00	1,209.47	148.4%
WASTE DISPOSAL	1,077.14	800.00	277.14	134.6%
WATER	1,760.42	500.00	1,260.42	352.1%
WEBSITE ADMINISTRATION	220.00	300.00	-80.00	73.3%
Total A34104 FIRE PROTECTION	124,786.14	106,050.00	18,736.14	117.7%
A90308 SOCIAL SECURITY				
FICA EMPLOYER	1,711.20	1,800.00	-88.80	95.1%
MEDICARE EMPLOYER	400.20	400.00	0.20	100.1%
Total A90308 SOCIAL SECURITY	2,111.40	2,200.00	-88.60	96.0%
A99019 INTERFUND TRANSFERS				
TO APPARATUS CAPITAL RESERVES	0.00	50,000.00	-50,000.00	0.0%
TO CAPITAL IMPROVEMENT RESERVES	0.00	90,196.00	-90,196.00	0.0%
TO EQUIPMENT CAPITAL RESERVES	0.00	5,000.00	-5,000.00	0.0%
Total A99019 INTERFUND TRANSFERS	0.00	145,196.00	-145,196.00	0.0%
Total Expense	185,574.40	298,046.00	-112,471.60	62.3%
Net Income	113,046.85	0.00	113,046.85	100.0%