

Charlton Fire District Meeting Minutes

November 7, 2017

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on November 7, 2017 at 7:01 p.m.

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

ABSENT: None

1. Approval of Agenda

Motion to approve the agenda was made by Jeff Voigt and seconded by Bob LeGere. Approved 5-0.

2. Approval of Minutes

Motion to approve last month's meeting minutes made by Jeff Voigt and seconded by Steve Eichfeld. Approved 5-0.

Motion to approve last month's Budget Hearing meeting minutes made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

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: \$101,594.46
Payroll Account: \$8,508.90
Apparatus Capital Reserve: \$105,037.53
Equipment Capital Reserve: \$125,197.92
Emergency Capital Reserve: \$25,052.66
Capital Improvement Reserve: \$298,184.54
Total ending on November 1, 2017: \$663,576.01

Motion to pay outstanding bills was made by Jeff Voigt and seconded by Bob LeGere. Approved 5-0.

Motion to approve Treasurer's report made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

5. Chief's Report

- a. Dean DeCapria presented Chief's Report. 23 calls for the month:
 - 7-EMS
 - 5-Fire Alarm
 - 1-C/O call

7-Electrical Emergency
1-Structure fire
1-Brush fire
1-MVA PI

- b. Car 18 mileage as of 11/7 is 33,340 and car 18-0 mileage as of 11/7 is 56,350.
- c. Received O2 bottles. Battery is back ordered.
- d. Ladders tested on ETA 18-1.
- e. Size 13 boots were purchased for new firefighter. Other gear was in stock.
- f. ETA 18-2 body work is done. Strobe driver was also replaced.
- g. Car 18-0 oil change and inspection was completed at Gil's.
- h. New Fire Police and EMS coats should be in this week.
- i. Duane Rabideau, Tom Harris and Andrew Harris returned gear and equipment and have been removed from insurance rolls.
- j. 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. Ken Crotty presented questions and suggestions he had on building a new fire house. He indicated he is available to attend building committee meetings and tours of other fire department buildings.
- b. Ken Crotty and Janet Reville, Charlton residents, have been selected to be on the fire house building committee. Bob LeGere and Kevin Loukes will represent the fire district.
- c. Driveway repair bid from Coppola and Sons was submitted and reviewed.

Motion to approve Coppola and Son's driveway repair bid for \$6,500 made by Jeff Voigt and seconded by Steve Eichfeld. Approved 4 Abstained 1.

8. New Business

- a. Snowplow bid from Jimmy Crawford was submitted and reviewed.
- b. Upcoming election was discussed. Steve Eichfeld is running for re-election. Signatures are being collected.
- c. Resolution 22-2017 to require petitions and to appoint and compensate Chairman and Election Inspectors of the Charlton Fire District Board was presented.
- d. Secretary requested approval to place legal notice in the Gazette for annual election.
- e. Secretary requested approval to place legal notice in the Gazette for cleaning bid.

Motion to approve Jim Crawford's snow plow bid for \$1,400 made by Jeff Voigt and seconded by Dave Peters. Approved 5-0.

Motion to approve Resolution 22-2017 to require petitions and to appoint and compensate Chairman and Election Inspectors of the Charlton Fire District Board made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

Motion to approve the Secretary to place legal notice in the Gazette for annual election made by Jeff Voigt and seconded by Bob LeGere. Approved 5-0.

Motion to approve the Secretary to place legal notice in Gazette for cleaning bid made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

Motion to approve the use of the fire trucks for the Ballston Spa Parade on 12/1/17 made by Jeff Voigt and seconded by Steve Eichfeld. Approved 5-0.

9. Privilege of the Floor

10. Adjournment

Motion to adjourn made by Jeff Voigt and seconded by Kevin Loukes 8:05 p.m.
Approved 5-0.

1:41 PM
 11/06/17
 Cash Basis

CHARLTON FIRE DISTRICT #1
Profit & Loss
October 2017

	Oct 17	Sep 17	\$ Change
Income			
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS CHECKING	0.34	0.91	-0.57
INTEREST & EARNINGS OPERATING	11.70	12.00	-0.30
INTEREST & EARNINGS OTHER ACCTS	23.50	22.73	0.77
Total A2401 INTEREST & EARNINGS	35.54	35.64	-0.10
Total Income	35.54	35.64	-0.10
Gross Profit	35.54	35.64	-0.10
Expense			
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
A34104 FIRE PROTECTION			
INTERIOR FIREFIGHTING FIT TRAIN	0.00	28.00	-28.00
APPARATUS MAINT/REPAIR	0.00	1,972.84	-1,972.84
EMS SUPPLIES	0.00	694.21	-694.21
BUILDING & GROUNDS REPAIRS	0.00	185.30	-185.30
MISCELLANEOUS	10.00	0.00	10.00
BANK FEES	19.50	29.50	-10.00
WASTE DISPOSAL	68.52	0.00	68.52
WATER	134.83	364.95	-230.12
ELECTRIC & GAS	175.54	212.35	-36.81
TELEPHONE & CABLE	242.83	238.66	4.17
EQUIPMENT MAINT/REPAIR	300.85	16.19	284.66
BUILDING & GROUNDS MAINTENANCE	320.00	457.79	-137.79
Total A34104 FIRE PROTECTION	1,272.07	4,199.79	-2,927.72
A34102 FIRE, EQUIP & CAP OUTLAY EQUIPMENT			
PERSONAL PROTECTIVE EQUIP	0.00	350.00	-350.00
BUILDING EQUIPMENT	200.00	0.00	200.00
SCBA BOTTLE & PACK REPLACEMENT	1,168.96	8,100.00	-6,931.04
Total EQUIPMENT	1,368.96	8,450.00	-7,081.04
Total A34102 FIRE, EQUIP & CAP OUTLAY	1,368.96	8,450.00	-7,081.04
A34101 FIRE PER SVC PERSONAL SERVICES			
MEDICARE EMPLOYEE	33.35	33.35	0.00
NYS INCOME TAX	116.40	0.00	116.40
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	2,377.60	2,261.20	116.40
Total A34101 FIRE PER SVC	2,377.60	2,261.20	116.40
Total Expense	5,194.58	15,086.94	-9,892.36
Net Income	-5,159.04	-15,051.30	9,892.26

Account Summary**CHARLTON FIRE DISTRICT #1****Deposit Summary**[collapse all...](#)

<u>Account Name</u>	<u>Account No.</u>	<u>Ledger Balance</u>	<u>Avail. Balance</u>
R8021 0712 OPERATING	xxxxxxxx0712	\$101,594.46	\$101,594.46
R8021 0720 PAYROLL	xxxxxxxx0720	\$8,508.90	\$6,611.65
R8021 2286 APPARATUS	xxxxxxxx2286	\$105,037.53	\$105,037.53
R8021 2294 EQUIPMENT	xxxxxxxx2294	\$125,197.92	\$125,197.92
R8021 2302 EMERGENCY	xxxxxxxx2302	\$25,052.66	\$25,052.66
R8021 2310 CAPITAL IMPROVEMENTS	xxxxxxxx2310	\$298,184.54	\$298,184.54
Totals:		\$663,576.01	\$661,678.76

statement delivery preferences.

1:40 PM

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

Cash Basis

	<u>Oct 17</u>	<u>Oct 16</u>
R8021 0712 OPERATING	101,594.46	111,279.68
R8021 0720 PAYROLL	8,508.90	8,343.63
R8021 2286 APPARATUS	105,037.53	55,003.87
R8021 2294 EQUIPMENT	125,197.92	125,135.36
R8021 2302 EMERGENCY	25,052.66	25,040.14
R8021 2310 CAPITAL IMPROVEME...	298,184.54	207,873.51
TOTAL	<u>663,576.01</u>	<u>532,676.19</u>



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

Business Banking Statement
 October 31, 2017
 page 1 of 3

0712

2 X 81 00002 R EM T1
 CHARLTON FIRE DISTRICT #1
 OPERATING ACCOUNT
 PO BOX 1369
 BALLSTON LAKE NY 12019-0369

Questions or comments?
 Call our Key Business Resource Center
 1-888-KEY4BIZ (1-888-539-4249)

Enroll in Online Banking today at Key.com.
 Access your available accounts, transfer funds and view your transactions right from your PC.

KeyBank Business Interest Checking	712	
CHARLTON FIRE DISTRICT #1		
OPERATING ACCOUNT		
	Beginning balance 9-30-17	\$104,215.79
	10 Subtractions	-2,611.53
	Interest paid	+11.70
	Net fees and charges	-21.50
	Ending balance 10-31-17	\$101,594.46

Subtractions

Paper Checks *check missing from sequence

Check	Date	Amount	Check	Date	Amount	
7635	10-10	\$300.85	7636	10-10	1,168.96	
						Paper Checks Paid \$1,469.81

Withdrawals	Date	Serial#	Location	Amount
	10-3		Bill Pay:Verizon 518399 1Bn9Zue5	\$55.77
	10-3		Bill Pay:County Waste & Rec 6910-1 Hb99Jue5	68.52
	10-3		Bill Pay:Time Warner Cable 106007 Wbe9Lue5	87.06
	10-3		Bill Pay:Kevin G Riehl N/A 1Bu9Vue5	100.00
	10-3		Bill Pay:Town of Charlton N/A Ybz9Pue5	134.83
	10-3		Bill Pay:National Grid 51564- 4Br9Mue5	175.54
	10-3		Bill Pay:Dean DE Capria N/A Ebq9Nue5	200.00
	10-3		Bill Pay:Da Kenyon Enterpri Cfd #1 lbe9Uue5	320.00
			Total subtractions	\$2,611.53

Business Banking Statement
 October 31, 2017
 page 2 of 3

0712

Interest
 earned

Annual percentage yield (APY) earned	0.14%
Number of days this statement period	31
Interest paid 10-31-17	\$11.70
Interest earned this statement period	\$11.70
Interest paid year-to-date	\$247.82

Fees and
 charges

Date		Quantity	Unit Charge	
10-10-17	Sep Kbo Manage Access (Monthly)	1	10.00	-\$10.00
10-31-17	Imaged Items With Statement Charge	1	3.50	-3.50
10-31-17	Duplicate Statement Service Charge	1	5.00	-5.00
10-31-17	Paper Statement Fee	1	3.00	-3.00
Fees and charges assessed this period				-\$21.50

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0712 OPERATING, Period Ending 10/31/2017

	Beginning Balance
104,215.79	Cleared Transactions
	Checks and Payments - 14 Items
	Deposits and Credits - 1 Item
	Total Cleared Transactions
101,594.46	Cleared Balance
	Register Balance as of 10/31/2017
101,594.46	Ending Balance

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0712 OPERATING, Period Ending 10/31/2017

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						
Cleared Transactions						
Checks and Payments - 14 Items						
Check	10/02/2017	7635	Albany Fire Extingui...	X	-300.85	-300.85
Check	10/03/2017	7636	BOUND TREE MED...	X	-1,469.96	-1,789.81
Check	10/03/2017		D.A. KENYON ENT...	X	-320.00	-1,989.81
Check	10/03/2017		DEAN DECAPRIA	X	-200.00	-1,989.81
Check	10/03/2017		NATIONAL GRID	X	-175.54	-2,165.35
Check	10/03/2017		TOWN OF CHARLT...	X	-134.83	-2,300.18
Check	10/03/2017		KEVIN RIEHL	X	-100.00	-2,400.18
Check	10/03/2017		TWC SPECTRUM	X	-87.06	-2,487.24
Check	10/03/2017		COUNTY WASTE	X	-68.52	-2,555.76
Check	10/03/2017		VERIZON	X	-55.77	-2,611.53
Check	10/10/2017		SEP KBO MANAGE...	X	-10.00	-2,621.53
Check	10/31/2017		DUPPLICATE STMT ...	X	-5.00	-2,626.53
Check	10/31/2017		IMAGED ITEMS WI...	X	-3.50	-2,630.03
Check	10/31/2017		PAPER STATEMEN...	X	-3.00	-2,633.03
Total Checks and Payments						
Deposits and Credits - 1 Item						
Deposit	10/31/2017		INTEREST PAYME...	X	11.70	-2,633.03
Total Deposits and Credits						
Total Cleared Transactions						
Cleared Balance						
Register Balance as of 10/31/2017						
Ending Balance						



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

Business Banking Statement
October 31, 2017
page 1 of 3

0720

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

Questions or comments?
Call our Key Business Resource Center
1-888-KEY4BIZ (1-888-539-4249)

Enroll in Online Banking today at Key.com.
Access your available accounts, transfer funds and view your transactions right from your PC.

KeyBank Business Interest Checking	0720	
CHARLTON FIRE DISTRICT #1		
PAYROLL ACCOUNT		
	Beginning balance 9-30-17	\$11,070.11
	4 Subtractions	-2,553.55
	Interest paid	+0.34
	Net fees and charges	-8.00
	Ending balance 10-31-17	\$8,508.90

Subtractions

Withdrawals Date	Serial #	Location	
10-2		Bill Pay:First New York Fcu 108600 Ybx9Fofn	\$588.65
10-2		Bill Pay:Sunmark Federal Cr 124890 Kbx9Fofn	1,308.60
10-13		Direct Withdrawal, Irs Usat taxpymt	539.90
10-30		Direct Withdrawal, Nys Dtf Wt Tax Paymnt	116.40
		Total subtractions	\$2,553.55

Interest earned

Annual percentage yield (APY) earned	0.04%
Number of days this statement period	31
Interest paid 10-31-17	\$0.34
Interest earned this statement period	\$0.33
Interest paid year-to-date	\$17.28

Fees and charges

Date	Quantity	Unit Charge	
10-31-17	1	5.00	-\$5.00

0720 - 03290

4608

Business Banking Statement
October 31, 2017
page 2 of 3

.0720

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

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
10-31-17	Paper Statement Fee	1	3.00	-3.00
Fees and charges assessed this period				-\$8.00



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.

* 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
PMT TO CR CARD - Payment to Credit Card
ADV CR 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:

- Account Information : Your name and account number.
Dollar Amount : The dollar amount of the suspected error.
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:

- 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

- 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.

Table with 4 columns: Check # or Date, Amount, Date, Amount. Includes instructions 4-9 for balancing the account and a final TOTAL row.

1:35 PM

11/06/17

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0720 PAYROLL, Period Ending 10/31/2017

	<u>Oct 31, 17</u>
Beginning Balance	11,070.11
Cleared Transactions	
Checks and Payments - 6 items	-2,561.55
Deposits and Credits - 1 item	0.34
	<u>-2,561.21</u>
Total Cleared Transactions	
Cleared Balance	<u><u>8,508.90</u></u>
Register Balance as of 10/31/2017	8,508.90
Ending Balance	8,508.90

1:35 PM

11/06/17

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0720 PAYROLL, Period Ending 10/31/2017

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						11,070.11
Cleared Transactions						
Checks and Payments - 6 Items						
Check	10/02/2017		ANDREW G. LA PA...	X	-1,308.60	-1,308.60
Check	10/02/2017		Sharon B Cronin	X	-588.65	-1,897.25
Check	10/13/2017		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	10/30/2017		DIRECT WITHDRA...	X	-116.40	-2,553.55
Check	10/31/2017		DUPLICATE STMT ...	X	-5.00	-2,558.55
Check	10/31/2017		PAPER STATEMEN...	X	-3.00	-2,561.55
Total Checks and Payments					-2,561.55	-2,561.55
Deposits and Credits - 1 item						
Deposit	10/31/2017		INTEREST PAYME...	X	0.34	0.34
Total Deposits and Credits					0.34	0.34
Total Cleared Transactions					-2,561.21	-2,561.21
Cleared Balance					-2,561.21	8,508.90
Register Balance as of 10/31/2017					-2,561.21	8,508.90
Ending Balance					-2,561.21	8,508.90



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

Business Banking Statement
October 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

Questions or comments?
 Call our Key Business Resource Center
 1-888-KEY4BIZ (1-888-539-4249)

*Enroll in Online Banking today at Key.com.
 Access your available accounts, transfer funds and view your transactions right from your PC.*

Key Business Silver Money Market Svgs	.2286	
CHARLTON FIRE DISTRICT #1		Beginning balance 9-30-17 \$105,033.07
APPARATUS CAPITAL RESERVE		Interest paid +4.46
		Ending balance 10-31-17 \$105,037.53

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 10-31-17	\$4.46
Interest earned this statement period	\$4.46
Interest paid year-to-date	\$29.07

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
- PMT TO CR CARD - Payment to Credit Card
- ADV CR 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:

- Account Information : Your name and account number.
- Dollar Amount : The dollar amount of the suspected error.
- 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:

- 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. 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

- 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.**

Check # or Date	Amount
TOTAL →	\$

⑤ **List any deposits from your check register that are *not* shown on your statement.**

Date	Amount
TOTAL →	\$

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.

1:36 PM

11/06/17

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2286 APPARATUS, Period Ending 10/31/2017

	<u>Oct 31, 17</u>
Beginning Balance	105,033.07
Cleared Transactions	
Deposits and Credits - 1 Item	<u>4.46</u>
Total Cleared Transactions	<u>4.46</u>
Cleared Balance	<u><u>105,037.53</u></u>
Register Balance as of 10/31/2017	105,037.53
Ending Balance	105,037.53



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

Business Banking Statement
October 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?
 Call our Key Business Resource Center
 1-888-KEY4BIZ (1-888-539-4249)

Enroll in Online Banking today at Key.com.
Access your available accounts, transfer funds and view your transactions right from your PC.

Key Business Silver Money Market Svgs	2294	
CHARLTON FIRE DISTRICT #1		
EQUIPMENT CAPITAL RESERVES		
	Beginning balance 9-30-17	\$125,192.60
	Interest paid	+5.32
	Ending balance 10-31-17	\$125,197.92

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 10-31-17	\$5.32
Interest earned this statement period	\$5.31
Interest paid year-to-date	\$52.13

1:38 PM

11/06/17

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2294 EQUIPMENT, Period Ending 11/01/2017

	<u>Nov 1, 17</u>
Beginning Balance	125,192.60
Cleared Transactions	
Deposits and Credits - 1 item	<u>5.32</u>
Total Cleared Transactions	<u>5.32</u>
Cleared Balance	<u><u>125,197.92</u></u>
Register Balance as of 11/01/2017	125,197.92
Ending Balance	125,197.92



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

Business Banking Statement
October 31, 2017
page 1 of 2

2302

T 81 00000 R EM T1

CHARLTON FIRE DISTRICT #1
EMERGENCY REPAIR RESERVES
PO BOX 1369
BALLSTON LAKE NY 12019-0369

Questions or comments?
Call our Key Business Resource Center
1-888-KEY4BIZ (1-888-539-4249)

*Enroll in Online Banking today at Key.com.
Access your available accounts, transfer funds and view your transactions right from your PC.*

Key Business Silver Money Market Svgs	2302	
CHARLTON FIRE DISTRICT #1		
EMERGENCY REPAIR RESERVES		
	Beginning balance 9-30-17	\$25,051.60
	Interest paid	+1.06
	Ending balance 10-31-17	\$25,052.66

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 10-31-17	\$1.06
Interest earned this statement period	\$1.06
Interest paid year-to-date	\$10.43

1:38 PM

11/06/17

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2302 EMERGENCY, Period Ending 10/31/2017

	<u>Oct 31, 17</u>
Beginning Balance	25,051.60
Cleared Transactions	
Deposits and Credits - 1 Item	<u>1.06</u>
Total Cleared Transactions	<u>1.06</u>
Cleared Balance	<u><u>25,052.66</u></u>
Register Balance as of 10/31/2017	25,052.66
Ending Balance	25,052.66



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

Business Banking Statement
October 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

Questions or comments?
 Call our Key Business Resource Center
 1-888-KEY4BIZ (1-888-539-4249)

Enroll in Online Banking today at Key.com.
Access your available accounts, transfer funds and view your transactions right from your PC.

Key Business Silver Money Market Svgs	2310	
CHARLTON FIRE DISTRICT #1		
CAPITAL IMPROVEMENTS RESERVES		
	Beginning balance 9-30-17	\$298,171.88
	Interest paid	+12.66
	Ending balance 10-31-17	\$298,184.54

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 10-31-17	\$12.66
Interest earned this statement period	\$12.66
Interest paid year-to-date	\$97.71

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
- PMT TO CR CARD - Payment to Credit Card
- ADV CR 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:

- Account Information : Your name and account number.
- Dollar Amount : The dollar amount of the suspected error.
- 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:

- 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. 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

- 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.

<p>4 List from your check register any checks or other deductions that are <i>not</i> shown on your statement.</p>	Check #	Amount			
	or Date				
TOTAL →		\$			

<p>5 List any deposits from your check register that are <i>not</i> shown on your statement.</p>	Date	Amount		
TOTAL →		\$		

<p>6 Enter ending balance shown on your statement.</p>	\$			

<p>7 Add 5 and 6 and enter total here.</p>	\$			

<p>8 Enter total from 4.</p>	\$			

<p>9 Subtract 8 from 7 and enter difference here.</p>	\$			

<p>TOTAL →</p>	\$			

This amount should agree with your check register balance.

1:39 PM
11/06/17

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 10/31/2017

	<u>Oct 31, 17</u>
Beginning Balance	298,171.88
Cleared Transactions	
Deposits and Credits - 1 item	<u>12.66</u>
Total Cleared Transactions	<u>12.66</u>
Cleared Balance	<u><u>298,184.54</u></u>
Register Balance as of 10/31/2017	298,184.54
Ending Balance	298,184.54

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

	Jan - Oct 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	17.28	20.00	-2.72	86.4%
INTEREST & EARNINGS OPERATING	247.82	230.00	17.82	107.7%
INTEREST & EARNINGS OTHER ACCTS	189.34	250.00	-60.66	75.7%
Total A2401 INTEREST & EARNINGS	454.44	500.00	-45.56	90.9%
A5031 INTERFUND TRANSFERS				
INTERFUND TRANSFERS	0.00			
Total A5031 INTERFUND TRANSFERS	0.00			
Total Income	298,000.47	298,046.00	-45.53	100.0%
Gross Profit	298,000.47	298,046.00	-45.53	100.0%
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	1,880.00			
FICA EMPLOYEE	1,426.00			
MEDICARE EMPLOYEE	333.50			
NYS INCOME TAX	349.20			
SECRETARY WAGES	5,886.50	8,400.00	-2,513.50	70.1%
TREASURER WAGES	13,086.00	19,200.00	-6,114.00	68.2%
Total PERSONAL SERVICES	22,961.20	27,600.00	-4,638.80	83.2%
Total A34101 FIRE PER SVC	22,961.20	27,600.00	-4,638.80	83.2%
A34102 FIRE, EQUIP & CAP OUTLAY				
EQUIPMENT				
APPARATUS EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
BUILDING EQUIPMENT	3,200.00	1,000.00	2,200.00	320.0%
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	5,805.71	10,000.00	-4,194.29	58.1%
SCBA BOTTLE & PACK REPLACEMENT	9,268.96			
Total EQUIPMENT	30,634.66	17,000.00	13,634.66	180.2%
Total A34102 FIRE, EQUIP & CAP OUTLAY	30,634.66	17,000.00	13,634.66	180.2%

1:44 PM

11/06/17

Cash Basis

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

	Jan - Oct 17	Budget	\$ Over Budget	% of Budget
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	22,005.76	15,000.00	7,005.76	146.7%
ASSOCIATION DUES	100.00	300.00	-200.00	33.3%
BANK FEES	315.00	300.00	15.00	105.0%
BUILDING & GROUNDS MAINTENANCE	6,904.29	4,800.00	2,104.29	143.8%
BUILDING & GROUNDS REPAIRS	2,285.30	4,300.00	-2,014.70	53.1%
COMMISSIONER TRAINING	210.00	500.00	-290.00	42.0%
DATA ENTRY-INCIDENT REPORTING	1,668.00	1,800.00	-132.00	92.7%
ELECTRIC & GAS	2,785.75	6,000.00	-3,214.25	46.4%
EMS SUPPLIES	3,388.52	3,000.00	388.52	113.0%
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	0.00	3,000.00	-3,000.00	0.0%
FIREFIGHTER PHYSICAL EXAMS	0.00	7,000.00	-7,000.00	0.0%
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	0.00	500.00	-500.00	0.0%
FUEL - BUILDING	4,573.74	4,000.00	573.74	114.3%
FUEL - TRUCKS	1,078.63	5,000.00	-3,921.37	21.6%
HOSE/LADDER TESTING	0.00	1,200.00	-1,200.00	0.0%
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	219.27	500.00	-280.73	43.9%
PAGER REPAIR BATTERIES	248.66	1,000.00	-751.34	24.9%
PHYSICAL FITNESS	600.00	1,000.00	-400.00	60.0%
POSTAGE	311.00	400.00	-89.00	77.8%
PRINTING & SUPPLIES	403.52	1,000.00	-596.48	40.4%
PUBLIC NOTICES	23.97	200.00	-176.03	12.0%
SCBA PACK TESTING	184.00	1,000.00	-816.00	18.4%
TELEPHONE & CABLE	3,222.02	2,500.00	722.02	128.9%
WASTE DISPOSAL	916.82	800.00	116.82	114.6%
WATER	1,247.96	500.00	747.96	249.6%
WEBSITE ADMINISTRATION	160.00	300.00	-140.00	53.3%
Total A34104 FIRE PROTECTION	90,310.87	106,050.00	-15,739.13	85.2%
A90308 SOCIAL SECURITY				
FICA EMPLOYER	1,426.00	1,800.00	-374.00	79.2%
MEDICARE EMPLOYER	333.50	400.00	-66.50	83.4%
Total A90308 SOCIAL SECURITY	1,759.50	2,200.00	-440.50	80.0%

1:44 PM

11/06/17

Cash Basis

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

	<u>Jan - Oct 17</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
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	<u>0.00</u>	<u>145,196.00</u>	<u>-145,196.00</u>	<u>0.0%</u>
Total Expense	<u>145,666.23</u>	<u>298,046.00</u>	<u>-152,379.77</u>	<u>48.9%</u>
Net Income	<u>152,334.24</u>	<u>0.00</u>	<u>152,334.24</u>	<u>100.0%</u>