

Charlton Fire District Meeting Minutes December 5, 2017

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on December 5, 2017 at 7:02 p.m.

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

ABSENT: Dave Peters, Bob LeGere

1. Approval of Agenda

Motion to approve the agenda was made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

2. Approval of Minutes

Motion to approve last month's meeting minutes made by Jeff Voigt and seconded by Steve Eichfeld. Approved 3-0.

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: \$85,735.21
Payroll Account: \$6,063.98
Apparatus Capital Reserve: \$105,041.85
Equipment Capital Reserve: \$125,203.06
Emergency Capital Reserve: \$25,053.69
Capital Improvement Reserve: \$298,196.80
Total ending on December 1, 2017: \$645,294.59

Treasurer talked with a corporate investment banker from Keybank. They discussed different investment options and yields for treasury bills.

Motion to pay outstanding bills was made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve Treasurer's report made by Jeff Voigt and seconded by Steve Eichfeld. Approved 3-0.

5. Chief's Report

- a. Dean DeCapria presented Chief's Report. 18 calls for the month:
 - 7-EMS
 - 4-Fire Alarm
 - 6-Electrical Emergency
 - 1-Structure fire

- b. Car 18 mileage as of 12/5 is 33,801 and car 18-0 mileage as of 12/5 is 56,722.
- c. Batteries in 18-2 needed to be replaced. One shorted out.
- d. 18-4 body work will be done on 12/14.
- e. Insurance claim for 18-1 damage has been processed. Parts are on order.
- f. Additional pager batteries and batteries for portables are needed.
- g. Wooden step ladders are in need of replacement. State bid from Graingers is \$300.85.
- h. Chief would like to purchase 10 CO detectors for fire scene overhaul. Two units would be mounted on 18-1 and 18-2.
- i. Chiefs cordially invited BOFC to annual Christmas party Saturday, December 9th.
- 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

Discussion on building committee members was tabled until next month.

8. New Business

- a. Cleaning bid from D.A. Kenyon and floor waxing bid from Gene's Cleaning Systems were submitted and reviewed.
- b. Resolution 23-2017 (2018 mtg dates) was reviewed and approved.
- c. Secretary requested approval to place legal notice in the Gazette for annual election.
- d. Secretary requested approval to place legal notice in the Gazette for cleaning bid.

Motion to approve D.A. Kenyon's cleaning bid for \$2,280.00 made by Jeff Voigt and seconded by Steve Eichfeld. Approved 3-0.

Motion to approve Resolution 23-2017 for 2018 mtg dates. made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve date for Organizational mtg (Tuesday, 1/2/18) made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve the Secretary to place legal notice in the Gazette for Organizational Meeting made by Jeff Voigt and seconded by Steve Eichfeld. Approved 3-0.

Motion to transfer \$5000.00 from operating account to the equipment account made by Jeff Voigt and seconded by Steve Eichfeld. Approved 3-0.

Motion to approve the state purchase of radio batteries from AGT Battery for \$1282.55 plus shipping made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve the purchase of two step ladders from Graingers for \$300.85 plus shipping made by Jeff Voigt and seconded by Steve Eichfeld. Approved 3-0.

Motion to approve the purchase of 10 MES CO detectors for \$2750.00 plus shipping made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

9. Privilege of the Floor

10. Adjournment

Motion to adjourn made by Jeff Voigt and seconded by Kevin Loukes 8:15 p.m.
Approved 3-0.

2:24 PM
12/04/17
Cash Basis

CHARLTON FIRE DISTRICT #1
Profit & Loss
November 2017

	Nov 17	Oct 17	\$ Change
Income			
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS CHECKING	0.23	0.34	-0.11
INTEREST & EARNINGS OPERATING	10.24	11.70	-1.46
INTEREST & EARNINGS OTHER ACCTS	22.75	23.50	-0.75
Total A2401 INTEREST & EARNINGS	33.22	35.54	-2.32
Total Income	33.22	35.54	-2.32
Gross Profit	33.22	35.54	-2.32
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
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
SCBA BOTTLE & PACK REPLACEME...	0.00	1,168.96	-1,168.96
BUILDING EQUIPMENT	100.00	200.00	-100.00
PERSONAL PROTECTIVE EQUIP	358.60	0.00	358.60
Total EQUIPMENT	458.60	1,368.96	-910.36
Total A34102 FIRE, EQUIP & CAP OUTLAY	458.60	1,368.96	-910.36
A34101 FIRE PER SVC			
PERSONAL SERVICES			
NYS INCOME TAX	0.00	116.40	-116.40
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	2,377.60	-116.40
Total A34101 FIRE PER SVC	2,261.20	2,377.60	-116.40
A34104 FIRE PROTECTION			
MISCELLANEOUS	0.00	10.00	-10.00
WATER	0.00	134.83	-134.83
EQUIPMENT MAINT/REPAIR	0.00	300.85	-300.85
EMS SUPPLIES	9.05	0.00	9.05
FOOD REIMBURSEMENTS	18.18	0.00	18.18
PUBLIC NOTICES	22.80	0.00	22.80
BANK FEES	29.50	19.50	10.00
WASTE DISPOSAL	80.16	68.52	11.64
ELECTRIC & GAS	227.49	175.54	51.95
TELEPHONE & CABLE	243.10	242.83	0.27
FUEL - BUILDING	285.63	0.00	285.63
HOSE/LADDER TESTING	301.70	0.00	301.70
BUILDING & GROUNDS MAINTENANCE	510.00	320.00	190.00
APPARATUS MAINT/REPAIR	13,691.28	0.00	13,691.28
Total A34104 FIRE PROTECTION	15,418.89	1,272.07	14,146.82
Total Expense	18,314.64	5,194.58	13,120.06
Net Income	-18,281.42	-5,159.04	-13,122.38

2:23 PM

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

Cash Basis

	<u>Nov 17</u>	<u>Nov 16</u>
R8021 0712 OPERATING	85,735.21	103,139.71
R8021 0720 PAYROLL	6,063.98	5,898.72
R8021 2286 APPARATUS	105,041.85	55,006.13
R8021 2294 EQUIPMENT	125,203.06	125,140.49
R8021 2302 EMERGENCY	25,053.69	25,041.17
R8021 2310 CAPITAL IMPROVEME...	298,196.80	207,882.03
TOTAL	<u>645,294.59</u>	<u>522,108.25</u>

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	\$85,735.21	\$85,735.21
R8021 0720 PAYROLL	xxxxxxxx0720	\$6,063.98	\$4,166.73
R8021 2286 APPARATUS	xxxxxxxx2286	\$105,041.85	\$105,041.85
R8021 2294 EQUIPMENT	xxxxxxxx2294	\$125,203.06	\$125,203.06
R8021 2302 EMERGENCY	xxxxxxxx2302	\$25,053.69	\$25,053.69
R8021 2310 CAPITAL IMPROVEMENTS	xxxxxxxx2310	\$298,196.80	\$298,196.80
Totals:		\$645,294.59	\$643,397.34

statement delivery preferences.



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

Business Banking Statement
November 30, 2017
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0712

7 X 81 00007 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.

KeyNotes

Revisions will be made to the Deposit Account Agreement and Funds Availability Policy provided to you when you opened your KeyBank Account as amended. Effective November 15, 2017, PART II - FUNDS AVAILABILITY POLICY section 6. Longer Delays May Apply. Exception Holds: will be revised to change the length of time an Exception Hold is placed on funds you deposit by check from no later than the seventh business day after the day of your deposit to no later than the fifth business day after the day of your deposit. Also effective November 15, 2017, section 7. Special Rules for New Accounts will be revised to change the length of time a New Account Hold is placed on funds you deposit by check from no later than the ninth business day after the day of your deposit to no later than the fifth business day after the day of your deposit.

Section 6. Exception Holds will be revised as follows:

Exception Holds: In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- * We believe a check you deposit will not be paid.*
- * You deposit checks totaling more than \$5,000 on any one day.*
- * You redeposit a check that has been returned unpaid.*
- * You have overdrawn your account repeatedly in the last six months.*
- * There is an emergency, such as failure of computer or communications equipment or other conditions beyond our control.*

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available for withdrawal no later than the fifth business day after the day of your deposit. In case of emergency conditions, a notification of any delay in your ability to withdraw funds will be provided within a reasonable time and in a reasonable manner given the emergency circumstances unless funds subject to this delay are made available before such notification must be provided.

Section 7. Special Rules for New Accounts will be revised as follows:

7. Special Rules for New Accounts. If you are a new customer, the following

0712 - 03290

10712

KeyNotes (con't)

special rules may apply, at our discretion, during the first 30 days your account is open instead of the rules described above.

Funds from electronic direct deposits to your account will be available on the business day that the funds are due to you. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available no later than the fifth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds held from all other check deposits will be available no later than the fifth business day after the day of your deposit.

If you have any questions about these changes, please call the phone number on this statement.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised Deposit Account Agreement and Funds Availability Policy is available at any KeyBank branch and online at key.com.

KeyBank Business Interest Checking
 CHARLTON FIRE DISTRICT #1
 OPERATING ACCOUNT

0712

Beginning balance 10-31-17	\$101,594.46
15 Subtractions	-15,847.99
Interest paid	+10.24
Net fees and charges	-21.50
Ending balance 11-30-17	\$85,735.21

Subtractions

Paper Checks * check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7637	11-14	\$301.70	7640	11-13	1,574.16	7642	11-21	9.05
7638	11-13	358.60	7641	11-16	18.18	7643	11-10	22.80
7639	11-14	12,117.12						
							Paper Checks Paid	\$14,401.61

Withdrawals	Date	Serial #	Location	Amount
	11-7		Bill Pay:Verizon 518399 Ab99Xu6Q	\$56.05
	11-7		Bill Pay:County Waste & Rec 6910-1 9B19Yu6Q	80.16
	11-7		Bill Pay:Time Warner Cable 106007 Xb69Vu6Q	87.05

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10712

Subtractions
 (con't)

Withdrawals	Date	Serial #	Location	
	11-7		Bill Pay:Kevin G Riehl N/A Kbd9Ou6Q	100.00
	11-7		Bill Pay:Dean DE Capria N/A 2B79Uu6Q	100.00
	11-7		Bill Pay:National Grid 51564- Db29Nu6Q	227.49
	11-7		Bill Pay:Ferrellgas 511576 lbv9Ju6Q	285.63
	11-7		Bill Pay:Da Kenyon Enterpri Cfd #1 Hbf9Tu6Q	510.00
Total subtractions				\$15,847.99

Interest earned

Annual percentage yield (APY) earned	0.14%
Number of days this statement period	30
Interest paid 11-30-17	\$10.24
Interest earned this statement period	\$10.23
Interest paid year-to-date	\$258.06

Fees and charges

Date		Quantity	Unit Charge	
11-8-17	Oct Kbo Manage Access (Monthly)	1	10.00	-\$10.00
11-30-17	Imaged Items With Statement Charge	1	3.50	-3.50
11-30-17	Duplicate Statement Service Charge	1	5.00	-5.00
11-30-17	Paper Statement Fee	1	3.00	-3.00
Fees and charges assessed this period				-\$21.50

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

2:15 PM
12/04/17

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0712 OPERATING, Period Ending 11/30/2017

	<u>Nov 30, 17</u>
Beginning Balance	101,594.46
Cleared Transactions	
Checks and Payments - 19 items	-15,869.49
Deposits and Credits - 1 item	10.24
Total Cleared Transactions	<u>-15,859.25</u>
Cleared Balance	<u>85,735.21</u>
Register Balance as of 11/30/2017	85,735.21
Ending Balance	85,735.21

2:15 PM

12/04/17

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0712 OPERATING, Period Ending 11/30/2017

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						101,594.46
Cleared Transactions						
Checks and Payments - 19 items						
Check	11/06/2017	7637	FIRE SAFETY TES...	X	-301.70	-301.70
Check	11/07/2017	7639	FRANK & SONS B...	X	-12,117.12	-12,418.82
Check	11/07/2017	7640	VANDER MOLEN FL...	X	-1,574.16	-13,992.98
Check	11/07/2017		D.A. KENYON ENT...	X	-510.00	-14,502.98
Check	11/07/2017	7638	MES	X	-358.60	-14,861.58
Check	11/07/2017		FERRELLGAS	X	-285.63	-15,147.21
Check	11/07/2017		NATIONAL GRID	X	-227.49	-15,374.70
Check	11/07/2017		KEVIN RIEHL	X	-100.00	-15,474.70
Check	11/07/2017		DEAN DECAPRIA	X	-100.00	-15,574.70
Check	11/07/2017		TWC SPECTRUM	X	-87.05	-15,661.75
Check	11/07/2017		COUNTY WASTE	X	-80.16	-15,741.91
Check	11/07/2017		VERIZON	X	-56.05	-15,797.96
Check	11/07/2017	7643	THE GAZETTE	X	-22.80	-15,820.76
Check	11/07/2017	7641	Sharon B Cronin	X	-18.18	-15,838.94
Check	11/07/2017	7642	CHRISTIAN DE CA...	X	-9.05	-15,847.99
Check	11/08/2017		KEYBANK	X	-10.00	-15,857.99
Check	11/30/2017		DUPLICATE STMT ...	X	-5.00	-15,862.99
Check	11/30/2017		IMAGED ITEMS WI...	X	-3.50	-15,866.49
Check	11/30/2017		PAPER STATEMEN...	X	-3.00	-15,869.49
Total Checks and Payments					-15,869.49	-15,869.49
Deposits and Credits - 1 item						
Deposit	11/30/2017		INTEREST PAYME...	X	10.24	10.24
Total Deposits and Credits					10.24	10.24
Total Cleared Transactions					-15,859.25	-15,859.25
Cleared Balance					-15,859.25	85,735.21
Register Balance as of 11/30/2017					-15,859.25	85,735.21
Ending Balance					-15,859.25	85,735.21



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

Business Banking Statement
November 30, 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?
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.

KeyNotes

Revisions will be made to the Deposit Account Agreement and Funds Availability Policy provided to you when you opened your KeyBank Account as amended. Effective November 15, 2017, PART II - FUNDS AVAILABILITY POLICY section 6. Longer Delays May Apply. Exception Holds: will be revised to change the length of time an Exception Hold is placed on funds you deposit by check from no later than the seventh business day after the day of your deposit to no later than the fifth business day after the day of your deposit. Also effective November 15, 2017, section 7. Special Rules for New Accounts will be revised to change the length of time a New Account Hold is placed on funds you deposit by check from no later than the ninth business day after the day of your deposit to no later than the fifth business day after the day of your deposit.

Section 6. Exception Holds will be revised as follows:

Exception Holds: In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- * We believe a check you deposit will not be paid.
- * You deposit checks totaling more than \$5,000 on any one day.
- * You redeposit a check that has been returned unpaid.
- * You have overdrawn your account repeatedly in the last six months.
- * There is an emergency, such as failure of computer or communications equipment or other conditions beyond our control.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available for withdrawal no later than the fifth business day after the day of your deposit. In case of emergency conditions, a notification of any delay in your ability to withdraw funds will be provided within a reasonable time and in a reasonable manner given the emergency circumstances unless funds subject to this delay are made available before such notification must be provided.

Section 7. Special Rules for New Accounts will be revised as follows:

7. Special Rules for New Accounts. If you are a new customer, the following

0720 - 03290

0720

KeyNotes (con't)

special rules may apply, at our discretion, during the first 30 days your account is open instead of the rules described above.

Funds from electronic direct deposits to your account will be available on the business day that the funds are due to you. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available no later than the fifth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds held from all other check deposits will be available no later than the fifth business day after the day of your deposit.

If you have any questions about these changes, please call the phone number on this statement.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised Deposit Account Agreement and Funds Availability Policy is available at any KeyBank branch and online at key.com.

KeyBank Business Interest Checking	0720	
CHARLTON FIRE DISTRICT #1		
PAYROLL ACCOUNT		
	Beginning balance 10-31-17	\$8,508.90
	3 Subtractions	-2,437.15
	Interest paid	+0.23
	<u>Net fees and charges</u>	-8.00
	Ending balance 11-30-17	\$6,063.98

Subtractions

Withdrawals	Date	Serial#	Location	
	11-1		Bill Pay:First New York Fcu 108600 Xbv93Uzf	\$588.65
	11-1		Bill Pay:Sunmark Federal Cr 124890 Ibv93Uzf	1,308.60
	11-9		Direct Withdrawal, Irs Usataxyymt	539.90
			Total subtractions	\$2,437.15

Interest earned

Annual percentage yield (APY) earned	0.04%
Number of days this statement period	30

0720 - 03290



0720

Interest
earned
(con't)

Interest paid 11-30-17	\$0.23
Interest earned this statement period	\$0.22
Interest paid year-to-date	\$17.51

Fees and
charges

Date		Quantity	Unit Charge	
11-30-17	Duplicate Statement Service Charge	1	5.00	-\$5.00
11-30-17	Paper Statement Fee	1	3.00	-3.00
Fees and charges assessed this period				-\$8.00

CUSTOMER ACCOUNT DISCLOSURES

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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 credit 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
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- 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:

- 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 i 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 i 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

â 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.

ë	List from your check register any checks or other deductions that are not shown on your statement.	ê	List any deposits from your check register that are not shown on your statement.																																																																																																							
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2:16 PM
12/04/17

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0720 PAYROLL, Period Ending 11/30/2017

	<u>Nov 30, 17</u>
Beginning Balance	8,508.90
Cleared Transactions	
Checks and Payments - 5 items	-2,445.15
Deposits and Credits - 1 item	<u>0.23</u>
Total Cleared Transactions	<u>-2,444.92</u>
Cleared Balance	<u><u>6,063.98</u></u>
Register Balance as of 11/30/2017	6,063.98
Ending Balance	6,063.98

2:16 PM
12/04/17

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0720 PAYROLL, Period Ending 11/30/2017

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						8,508.90
Cleared Transactions						
Checks and Payments - 5 items						
Check	11/01/2017		ANDREW G. LA PA...	X	-1,308.60	-1,308.60
Check	11/01/2017		Sharon B Cronin	X	-588.65	-1,897.25
Check	11/09/2017		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	11/30/2017		DUPLICATE STMT ...	X	-5.00	-2,442.15
Check	11/30/2017		PAPER STATEMEN...	X	-3.00	-2,445.15
Total Checks and Payments					-2,445.15	-2,445.15
Deposits and Credits - 1 item						
Deposit	11/30/2017		INTEREST PAYME...	X	0.23	0.23
Total Deposits and Credits					0.23	0.23
Total Cleared Transactions					-2,444.92	-2,444.92
Cleared Balance					-2,444.92	6,063.98
Register Balance as of 11/30/2017					-2,444.92	6,063.98
Ending Balance					<u>-2,444.92</u>	<u>6,063.98</u>



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

Business Banking Statement
November 30, 2017
page 1 of 3

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.

KeyNotes

Revisions will be made to the Deposit Account Agreement and Funds Availability Policy provided to you when you opened your KeyBank Account as amended. Effective November 15, 2017, PART II - FUNDS AVAILABILITY POLICY section 6. Longer Delays May Apply. Exception Holds: will be revised to change the length of time an Exception Hold is placed on funds you deposit by check from no later than the seventh business day after the day of your deposit to no later than the fifth business day after the day of your deposit. Also effective November 15, 2017, section 7. Special Rules for New Accounts will be revised to change the length of time a New Account Hold is placed on funds you deposit by check from no later than the ninth business day after the day of your deposit to no later than the fifth business day after the day of your deposit.

Section 6. Exception Holds will be revised as follows:

Exception Holds: In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- * We believe a check you deposit will not be paid.*
- * You deposit checks totaling more than \$5,000 on any one day.*
- * You redeposit a check that has been returned unpaid.*
- * You have overdrawn your account repeatedly in the last six months.*
- * There is an emergency, such as failure of computer or communications equipment or other conditions beyond our control.*

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available for withdrawal no later than the fifth business day after the day of your deposit. In case of emergency conditions, a notification of any delay in your ability to withdraw funds will be provided within a reasonable time and in a reasonable manner given the emergency circumstances unless funds subject to this delay are made available before such notification must be provided.

Section 7. Special Rules for New Accounts will be revised as follows:

7. Special Rules for New Accounts. If you are a new customer, the following

2286

KeyNotes (con't)

special rules may apply, at our discretion, during the first 30 days your account is open instead of the rules described above.

Funds from electronic direct deposits to your account will be available on the business day that the funds are due to you. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available no later than the fifth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds held from all other check deposits will be available no later than the fifth business day after the day of your deposit.

If you have any questions about these changes, please call the phone number on this statement.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised Deposit Account Agreement and Funds Availability Policy is available at any KeyBank branch and online at key.com.

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

2286

Beginning balance 10-31-17	\$105,037.53
Interest paid	+4.32
Ending balance 11-30-17	\$105,041.85

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 11-30-17	\$4.32
Interest earned this statement period	\$4.31
Interest paid year-to-date	\$33.39



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* 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.

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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.

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

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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:

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

Form with tables for check register, deposits, and balancing steps. Includes sections for 'List from your check register any checks or other deductions that are not shown on your statement', 'List any deposits from your check register that are not shown on your statement', and a table with columns 'Check # or Date' and 'Amount'. It also includes instructions for adding and subtracting amounts to reach a total that should agree with the check register balance.

2:17 PM
12/04/17

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2286 APPARATUS, Period Ending 11/30/2017

	<u>Nov 30, 17</u>
Beginning Balance	105,037.53
Cleared Transactions	
Deposits and Credits - 1 Item	<u>4.32</u>
Total Cleared Transactions	<u>4.32</u>
Cleared Balance	<u><u>105,041.85</u></u>
Register Balance as of 11/30/2017	105,041.85
Ending Balance	105,041.85



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

Business Banking Statement
November 30, 2017
page 1 of 3

102294

T 81 00000 R E M T 1

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.

KeyNotes

Revisions will be made to the Deposit Account Agreement and Funds Availability Policy provided to you when you opened your KeyBank Account as amended. Effective November 15, 2017, PART II - FUNDS AVAILABILITY POLICY section 6. Longer Delays May Apply. Exception Holds: will be revised to change the length of time an Exception Hold is placed on funds you deposit by check from no later than the seventh business day after the day of your deposit to no later than the fifth business day after the day of your deposit. Also effective November 15, 2017, section 7. Special Rules for New Accounts will be revised to change the length of time a New Account Hold is placed on funds you deposit by check from no later than the ninth business day after the day of your deposit to no later than the fifth business day after the day of your deposit.

Section 6. Exception Holds will be revised as follows:

Exception Holds: In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- * We believe a check you deposit will not be paid.*
- * You deposit checks totaling more than \$5,000 on any one day.*
- * You redeposit a check that has been returned unpaid.*
- * You have overdrawn your account repeatedly in the last six months.*
- * There is an emergency, such as failure of computer or communications equipment or other conditions beyond our control.*

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available for withdrawal no later than the fifth business day after the day of your deposit. In case of emergency conditions, a notification of any delay in your ability to withdraw funds will be provided within a reasonable time and in a reasonable manner given the emergency circumstances unless funds subject to this delay are made available before such notification must be provided.

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2294

KeyNotes (con't)

special rules may apply, at our discretion, during the first 30 days your account is open instead of the rules described above.

Funds from electronic direct deposits to your account will be available on the business day that the funds are due to you. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available no later than the fifth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

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

2294

Beginning balance 10-31-17	\$125,197.92
Interest paid	+5.14
Ending balance 11-30-17	\$125,203.06

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 11-30-17	\$5.14
Interest earned this statement period	\$5.14
Interest paid year-to-date	\$57.27



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

- i Tell us your name and Account number;
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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 iadvancesi) 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 iAverage Daily Balancei 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

â 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 sections for listing checks, deposits, ending balance, and final totals.

2:18 PM
12/04/17

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2294 EQUIPMENT, Period Ending 12/01/2017

	<u>Dec 1, 17</u>
Beginning Balance	125,197.92
Cleared Transactions	
Deposits and Credits - 1 Item	<u>5.14</u>
Total Cleared Transactions	<u>5.14</u>
Cleared Balance	<u><u>125,203.06</u></u>
Register Balance as of 12/01/2017	125,203.06
Ending Balance	125,203.06



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

Business Banking Statement
November 30, 2017
page 1 of 3

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.*

KeyNotes

Revisions will be made to the Deposit Account Agreement and Funds Availability Policy provided to you when you opened your KeyBank Account as amended. Effective November 15, 2017, PART II - FUNDS AVAILABILITY POLICY section 6. Longer Delays May Apply. Exception Holds: will be revised to change the length of time an Exception Hold is placed on funds you deposit by check from no later than the seventh business day after the day of your deposit to no later than the fifth business day after the day of your deposit. Also effective November 15, 2017, section 7. Special Rules for New Accounts will be revised to change the length of time a New Account Hold is placed on funds you deposit by check from no later than the ninth business day after the day of your deposit to no later than the fifth business day after the day of your deposit.

Section 6. Exception Holds will be revised as follows:

Exception Holds: In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- * We believe a check you deposit will not be paid.*
- * You deposit checks totaling more than \$5,000 on any one day.*
- * You redeposit a check that has been returned unpaid.*
- * You have overdrawn your account repeatedly in the last six months.*
- * There is an emergency, such as failure of computer or communications equipment or other conditions beyond our control.*

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available for withdrawal no later than the fifth business day after the day of your deposit. In case of emergency conditions, a notification of any delay in your ability to withdraw funds will be provided within a reasonable time and in a reasonable manner given the emergency circumstances unless funds subject to this delay are made available before such notification must be provided.

Section 7. Special Rules for New Accounts will be revised as follows:

7. Special Rules for New Accounts. If you are a new customer, the following

KeyNotes (con't)

special rules may apply, at our discretion, during the first 30 days your account is open instead of the rules described above.

Funds from electronic direct deposits to your account will be available on the business day that the funds are due to you. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available no later than the fifth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds held from all other check deposits will be available no later than the fifth business day after the day of your deposit.

If you have any questions about these changes, please call the phone number on this statement.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised Deposit Account Agreement and Funds Availability Policy is available at any KeyBank branch and online at key.com.

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

12302

Beginning balance 10-31-17	\$25,052.66
Interest paid	+1.03
Ending balance 11-30-17	\$25,053.69

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 11-30-17	\$1.03
Interest earned this statement period	\$1.02
Interest paid year-to-date	\$11.46

2:21 PM

12/04/17

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2302 EMERGENCY, Period Ending 11/30/2017

	<u>Nov 30, 17</u>
Beginning Balance	25,052.66
Cleared Transactions	
Deposits and Credits - 1 item	<u>1.03</u>
Total Cleared Transactions	<u>1.03</u>
Cleared Balance	<u><u>25,053.69</u></u>
Register Balance as of 11/30/2017	25,053.69
Ending Balance	25,053.69



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

Business Banking Statement
November 30, 2017
page 1 of 3

.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
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- * You have overdrawn your account repeatedly in the last six months.*
- * There is an emergency, such as failure of computer or communications equipment or other conditions beyond our control.*

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available for withdrawal no later than the fifth business day after the day of your deposit. In case of emergency conditions, a notification of any delay in your ability to withdraw funds will be provided within a reasonable time and in a reasonable manner given the emergency circumstances unless funds subject to this delay are made available before such notification must be provided.

Section 7. Special Rules for New Accounts will be revised as follows:

7. Special Rules for New Accounts. If you are a new customer, the following

.2310 - 03290

12310

KeyNotes (con't)

special rules may apply, at our discretion, during the first 30 days your account is open instead of the rules described above.

Funds from electronic direct deposits to your account will be available on the business day that the funds are due to you. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available no later than the fifth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds held from all other check deposits will be available no later than the fifth business day after the day of your deposit.

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

2310

Beginning balance 10-31-17	\$298,184.54
Interest paid	+12.26
Ending balance 11-30-17	\$298,196.80

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 11-30-17	\$12.26
Interest earned this statement period	\$12.25
Interest paid year-to-date	\$109.97



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
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:

- 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.

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

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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:

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

Enter into your check register and ADD:

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

Table with columns for Check # or Date, Amount, Date, and Amount. Includes instructions for listing checks and deposits, and a series of numbered steps (1-5) to calculate the ending balance.

2:22 PM

12/04/17

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 11/30/2017

	<u>Nov 30, 17</u>
Beginning Balance	298,184.54
Cleared Transactions	
Deposits and Credits - 1 item	<u>12.26</u>
Total Cleared Transactions	<u>12.26</u>
Cleared Balance	<u><u>298,196.80</u></u>
Register Balance as of 11/30/2017	298,196.80
Ending Balance	298,196.80

2:25 PM
 12/04/17
 Cash Basis

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

	Jan - Nov 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	17.51	20.00	-2.49	87.6%
INTEREST & EARNINGS OPERATING	258.06	230.00	28.06	112.2%
INTEREST & EARNINGS OTHER ACCTS	212.09	250.00	-37.91	84.8%
Total A2401 INTEREST & EARNINGS	487.66	500.00	-12.34	97.5%
A5031 INTERFUND TRANSFERS				
INTERFUND TRANSFERS	0.00			
Total A5031 INTERFUND TRANSFERS	0.00			
Total Income	298,033.69	298,046.00	-12.31	100.0%
Gross Profit	298,033.69	298,046.00	-12.31	100.0%
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	2,068.00			
FICA EMPLOYEE	1,568.60			
MEDICARE EMPLOYEE	366.85			
NYS INCOME TAX	349.20			
SECRETARY WAGES	6,475.15	8,400.00	-1,924.85	77.1%
TREASURER WAGES	14,394.60	19,200.00	-4,805.40	75.0%
Total PERSONAL SERVICES	25,222.40	27,600.00	-2,377.60	91.4%
Total A34101 FIRE PER SVC	25,222.40	27,600.00	-2,377.60	91.4%
A34102 FIRE, EQUIP & CAP OUTLAY				
EQUIPMENT				
APPARATUS EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
BUILDING EQUIPMENT	3,300.00	1,000.00	2,300.00	330.0%
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	31,093.26	17,000.00	14,093.26	182.9%
Total A34102 FIRE, EQUIP & CAP OUTLAY	31,093.26	17,000.00	14,093.26	182.9%

2:25 PM

12/04/17

Cash Basis

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

	Jan - Nov 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	35,697.04	15,000.00	20,697.04	238.0%
ASSOCIATION DUES	100.00	300.00	-200.00	33.3%
BANK FEES	344.50	300.00	44.50	114.8%
BUILDING & GROUNDS MAINTENANCE	7,414.29	4,800.00	2,614.29	154.5%
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	3,013.24	6,000.00	-2,986.76	50.2%
EMS SUPPLIES	3,397.57	3,000.00	397.57	113.3%
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	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	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	46.77	200.00	-153.23	23.4%
SCBA PACK TESTING	184.00	1,000.00	-816.00	18.4%
TELEPHONE & CABLE	3,465.12	2,500.00	965.12	138.6%
WASTE DISPOSAL	996.98	800.00	196.98	124.6%
WATER	1,247.96	500.00	747.96	249.6%
WEBSITE ADMINISTRATION	160.00	300.00	-140.00	53.3%
Total A34104 FIRE PROTECTION	105,729.76	106,050.00	-320.24	99.7%
A90308 SOCIAL SECURITY				
FICA EMPLOYER	1,568.60	1,800.00	-231.40	87.1%
MEDICARE EMPLOYER	366.85	400.00	-33.15	91.7%
Total A90308 SOCIAL SECURITY	1,935.45	2,200.00	-264.55	88.0%

2:25 PM
12/04/17
Cash Basis

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

	<u>Jan - Nov 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>163,980.87</u>	<u>298,046.00</u>	<u>-134,065.13</u>	<u>55.0%</u>
Net Income	<u>134,052.82</u>	<u>0.00</u>	<u>134,052.82</u>	<u>100.0%</u>