

# **Charlton Fire District Meeting Minutes**

## **April 3, 2018**

**PUBLIC MEETING:** The public meeting of the Charlton Fire District was called to order on April 3, 2018 at 7:07 p.m.

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

**ABSENT:** Dave Peters

**1. Approval of Agenda**

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

**2. Approval of Minutes**

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

**3. Chairman's Report**

Nothing to report

**4. Treasurer's Report**

- a. Treasurer's Report presented by Andy LaPatra.
- b. Review and audit of bills.
- c. Operating Account: \$275,142.09  
Payroll Account: \$31,145.12  
Apparatus Capital Reserve: \$105,059.26  
Equipment Capital Reserve: \$130,224.61  
Emergency Capital Reserve: \$25,057.84  
Capital Improvement Reserve: \$298,246.23  
**Total ending on April 1, 2018: \$864,875.15**

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

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

**5. Chief's Report**

- a. Dean DeCapria presented Chief's Report. 21 calls for the month:
  - 10-EMS
  - 3-Fire alarms
  - 1-Structure fire
  - 4 Electrical emergency
  - 3 MVA

- b. 18-2 yearly service has been completed. 18-4 will be going at the end of the month.
- c. Car 18 mileage is 36,010 and car 18-0 mileage is 57,975.
- d. Building generator is not transferring over during outages. Prices for repair are being investigated.
- e. Fire alarm and pull box are not working. Alarm and Suppression Co. will be called for repairs.
- f. Old indian tanks need to be replaced. Five indian tanks are needed. Cost for replacement is \$201.00 each on state bid.
- g. Floor stripper, wax and sealant are needed to do floors.
- h. Water run off from the trailer is causing water to pool at the back door. Chief is requesting to purchase corrugated panels to divert the water and snow. It is estimated about \$120 for materials.
- i. The chiefs are looking into prices for a key fob entry system to replace building keys. .
- 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**

Nothing to report

## **8. New Business**

- a. The BOFC voted to hire Sean Foran-Hueber Breuer Project Manager.

Motion to approve the purchase of five indian tanks at \$1,005.00 plus shipping each made by Jeff Voigt and seconded by Kevin Loukes. Approved 4-0.

Motion to approve the purchase of building supplies from Lowes not to exceed \$125.00 made by Jeff Voigt and seconded by Bob LeGere. Approved 4-0.

Motion to approve the purchase of floor stripping materials not to exceed \$500.00 made by Jeff Voigt and seconded by Steve Eichfeld. Approved 4-0.

Motion to approve the hiring of Sean Foran as project manager for \$35,000 made by Jeff Voigt and seconded by Kevin Loukes. Approved 4-0.

Motion to approve use of the fire house on April 29th & Oct 21st by the Ladies Auxiliary made by Jeff Voigt and seconded by Steve Eichfeld. Approved 4-0.

**9. Privilege of the Floor**

**10. Adjournment**

Motion to adjourn made by Jeff Voigt and seconded by Bob LeGere at 8:30 p.m.  
Approved 4-0.

5:57 PM  
 04/02/18  
 Cash Basis

**CHARLTON FIRE DISTRICT #1**  
**Profit & Loss**  
 March 2018

|  | Mar 18            | Feb 18           | \$ Change         |
|--|-------------------|------------------|-------------------|
| <b>Income</b>                                |                   |                  |                   |
| A2701 REFUNDS OF PRIOR YEAR EXP              |                   |                  |                   |
| REFUND PRIOR YEAR                            | 15.58             | 0.00             | 15.58             |
| <b>Total A2701 REFUNDS OF PRIOR YEAR EXP</b> | <b>15.58</b>      | <b>0.00</b>      | <b>15.58</b>      |
| A2401 INTEREST & EARNINGS                    |                   |                  |                   |
| INTEREST & EARNINGS CHECKING                 | 3.61              | 3.51             | 0.10              |
| INTEREST & EARNINGS OTHER ACCTS              | 23.72             | 21.42            | 2.30              |
| INTEREST & EARNINGS OPERATING                | 32.65             | 31.20            | 1.45              |
| <b>Total A2401 INTEREST &amp; EARNINGS</b>   | <b>59.98</b>      | <b>56.13</b>     | <b>3.85</b>       |
| A2680 INSURANCE RECOVERIES                   |                   |                  |                   |
| INSURANCE RECOVERIES                         | 1,075.37          | 0.00             | 1,075.37          |
| <b>Total A2680 INSURANCE RECOVERIES</b>      | <b>1,075.37</b>   | <b>0.00</b>      | <b>1,075.37</b>   |
| <b>Total Income</b>                          | <b>1,150.93</b>   | <b>56.13</b>     | <b>1,094.80</b>   |
| <b>Gross Profit</b>                          | <b>1,150.93</b>   | <b>56.13</b>     | <b>1,094.80</b>   |
| <b>Expense</b>                               |                   |                  |                   |
| A90308 SOCIAL SECURITY                       |                   |                  |                   |
| MEDICARE EMPLOYER                            | 33.35             | 33.35            | 0.00              |
| FICA EMPLOYER                                | 142.60            | 142.60           | 0.00              |
| <b>Total A90308 SOCIAL SECURITY</b>          | <b>175.95</b>     | <b>175.95</b>    | <b>0.00</b>       |
| A34101 FIRE PER SVC                          |                   |                  |                   |
| PERSONAL SERVICES                            |                   |                  |                   |
| MEDICARE EMPLOYEE                            | 33.35             | 33.35            | 0.00              |
| FICA EMPLOYEE                                | 142.60            | 142.60           | 0.00              |
| FEDERAL INCOME TAX                           | 188.00            | 188.00           | 0.00              |
| SECRETARY WAGES                              | 588.65            | 588.65           | 0.00              |
| TREASURER WAGES                              | 1,308.60          | 1,308.60         | 0.00              |
| <b>Total PERSONAL SERVICES</b>               | <b>2,261.20</b>   | <b>2,261.20</b>  | <b>0.00</b>       |
| <b>Total A34101 FIRE PER SVC</b>             | <b>2,261.20</b>   | <b>2,261.20</b>  | <b>0.00</b>       |
| A34104 FIRE PROTECTION                       |                   |                  |                   |
| WEBSITE ADMINISTRATION                       | 0.00              | 40.00            | -40.00            |
| PHYSICAL FITNESS                             | 0.00              | 100.00           | -100.00           |
| POSTAGE                                      | 0.00              | 49.00            | -49.00            |
| BANK FEES                                    | 19.50             | 29.50            | -10.00            |
| WASTE DISPOSAL                               | 80.16             | 80.16            | 0.00              |
| WATER  | 102.66            | 0.00             | 102.66            |
| MISCELLANEOUS                                | 106.99            | 0.00             | 106.99            |
| FOOD REIMBURSEMENTS                          | 134.43            | 0.00             | 134.43            |
| TELEPHONE & CABLE                            | 143.23            | 344.27           | -201.04           |
| EMS SUPPLIES                                 | 184.00            | 0.00             | 184.00            |
| BUILDING & GROUNDS MAINTENANCE               | 190.00            | 190.00           | 0.00              |
| PRINTING & SUPPLIES                          | 275.00            | 9.05             | 265.95            |
| PAGER REPAIR BATTERIES                       | 344.00            | 0.00             | 344.00            |
| ELECTRIC & GAS                               | 414.17            | 967.71           | -553.54           |
| FIREFIGHTER TRAINING                         | 453.00            | 134.00           | 319.00            |
| INTERIOR FIREFIGHTING FIT TRAIN              | 560.00            | 0.00             | 560.00            |
| FUEL - BUILDING                              | 764.62            | 920.64           | -156.02           |
| APPARATUS MAINT/REPAIR                       | 2,131.37          | 403.25           | 1,728.12          |
| INSURANCE                                    | 19,169.05         | 0.00             | 19,169.05         |
| <b>Total A34104 FIRE PROTECTION</b>          | <b>25,072.18</b>  | <b>3,267.58</b>  | <b>21,804.60</b>  |
| <b>Total Expense</b>                         | <b>27,509.33</b>  | <b>5,704.73</b>  | <b>21,804.60</b>  |
| <b>Net Income</b>                            | <b>-26,358.40</b> | <b>-5,648.60</b> | <b>-20,709.80</b> |

# Good evening Andrew

Your last sign on was March 20, 2018 at 1:35 PM

**CHARLTON FIRE  
DISTRICT #1's  
Portfolio Value**  
6 Accounts

As of 4/1/2018  
**\$864,875.15**  
Available Balance

**Deposit Accounts**  
**\$864,875.15**

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R8021 0712 OPERATING  
0712

**\$275,142.09**  
Available Balance as of Apr 01, 2018

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R8021 0720 PAYROLL  
0720

**\$31,145.12**  
Available Balance as of Apr 01, 2018

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R8021 2286 APPARATUS  
2286

**\$105,059.26**  
Available Balance as of Apr 01, 2018

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R8021 2294 EQUIPMENT  
2294

**\$130,224.61**  
Available Balance as of Apr 01, 2018

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R8021 2302 EMERGENCY  
2302

**\$25,057.84**  
Available Balance as of Apr 01, 2018

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R8021 2310 CAPITAL IMPRO...  
2310

**\$298,246.23**  
Available Balance as of Apr 01, 2018

[Co-browse](#)

6:00 PM

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

Cash Basis

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|                                 | <u>Mar 18</u>            | <u>Mar 17</u>            |
|---------------------------------|--------------------------|--------------------------|
| R8021 0712 OPERATING            | 275,142.09               | 290,638.86               |
| R8021 0720 PAYROLL              | 31,145.12                | 25,962.24                |
| R8021 2286 APPARATUS            | 105,059.26               | 55,015.24                |
| R8021 2294 EQUIPMENT            | 130,224.61               | 125,161.22               |
| R8021 2302 EMERGENCY            | 25,057.84                | 25,045.32                |
| R8021 2310 CAPITAL IMPROVEME... | 298,246.23               | 207,916.46               |
| <b>TOTAL</b>                    | <b><u>864,875.15</u></b> | <b><u>729,739.34</u></b> |

# CHARLTON FIRE DISTRICT #1 YTD P & L BUDGET vs. ACTUAL

January through March 2018

Cash Basis

|  | Jan - Mar 18      | Budget            | \$ Over Budget    | % of Budget   |
|--|-------------------|-------------------|-------------------|---------------|
| <b>Income</b>                                    |                   |                   |                   |               |
| <b>A1001 REAL PROPERTY TAXES</b>                 |                   |                   |                   |               |
| REAL PROPERTY TAXES                              | 300,016.01        | 300,016.00        | 0.01              | 100.0%        |
| <b>Total A1001 REAL PROPERTY TAXES</b>           | <b>300,016.01</b> | <b>300,016.00</b> | <b>0.01</b>       | <b>100.0%</b> |
| <b>A2401 INTEREST &amp; EARNINGS</b>             |                   |                   |                   |               |
| INTEREST & EARNINGS CHECKING                     | 7.99              | 20.00             | -12.01            | 40.0%         |
| INTEREST & EARNINGS OPERATING                    | 79.39             | 230.00            | -150.61           | 34.5%         |
| INTEREST & EARNINGS OTHER ACCTS                  | 68.86             | 250.00            | -181.14           | 27.5%         |
| <b>Total A2401 INTEREST &amp; EARNINGS</b>       | <b>156.24</b>     | <b>500.00</b>     | <b>-343.76</b>    | <b>31.2%</b>  |
| <b>A2665 SALES OF PROPERTY</b>                   |                   |                   |                   |               |
| SALE OF EQUIPMENT                                | 0.00              | 0.00              | 0.00              | 0.0%          |
| <b>Total A2665 SALES OF PROPERTY</b>             | <b>0.00</b>       | <b>0.00</b>       | <b>0.00</b>       | <b>0.0%</b>   |
| <b>A2680 INSURANCE RECOVERIES</b>                |                   |                   |                   |               |
| INSURANCE RECOVERIES                             | 1,075.37          |                   |                   |               |
| <b>Total A2680 INSURANCE RECOVERIES</b>          | <b>1,075.37</b>   |                   |                   |               |
| <b>A2701 REFUNDS OF PRIOR YEAR EXP</b>           |                   |                   |                   |               |
| REFUND PRIOR YEAR                                | 15.58             | 0.00              | 15.58             | 100.0%        |
| <b>Total A2701 REFUNDS OF PRIOR YEAR EXP</b>     | <b>15.58</b>      | <b>0.00</b>       | <b>15.58</b>      | <b>100.0%</b> |
| <b>A5031 INTERFUND TRANSFERS</b>                 |                   |                   |                   |               |
| INTERFUND TRANSFERS                              | 0.00              | 0.00              | 0.00              | 0.0%          |
| <b>Total A5031 INTERFUND TRANSFERS</b>           | <b>0.00</b>       | <b>0.00</b>       | <b>0.00</b>       | <b>0.0%</b>   |
| <b>Total Income</b>                              | <b>301,263.20</b> | <b>300,516.00</b> | <b>747.20</b>     | <b>100.2%</b> |
| <b>Gross Profit</b>                              | <b>301,263.20</b> | <b>300,516.00</b> | <b>747.20</b>     | <b>100.2%</b> |
| <b>Expense</b>                                   |                   |                   |                   |               |
| <b>A34101 FIRE PER SVC</b>                       |                   |                   |                   |               |
| PERSONAL SERVICES                                |                   |                   |                   |               |
| FEDERAL INCOME TAX                               | 564.00            | 0.00              | 564.00            | 100.0%        |
| FICA EMPLOYEE                                    | 427.80            | 0.00              | 427.80            | 100.0%        |
| MEDICARE EMPLOYEE                                | 100.05            | 0.00              | 100.05            | 100.0%        |
| NYS INCOME TAX                                   | 116.40            | 0.00              | 116.40            | 100.0%        |
| SECRETARY WAGES                                  | 1,765.95          | 8,400.00          | -6,634.05         | 21.0%         |
| TREASURER WAGES                                  | 3,925.80          | 19,200.00         | -15,274.20        | 20.4%         |
| <b>Total PERSONAL SERVICES</b>                   | <b>6,900.00</b>   | <b>27,600.00</b>  | <b>-20,700.00</b> | <b>25.0%</b>  |
| <b>Total A34101 FIRE PER SVC</b>                 | <b>6,900.00</b>   | <b>27,600.00</b>  | <b>-20,700.00</b> | <b>25.0%</b>  |
| <b>A34102 FIRE, EQUIP &amp; CAP OUTLAY</b>       |                   |                   |                   |               |
| EQUIPMENT  |                   |                   |                   |               |
| APPARATUS EQUIPMENT                              | 0.00              | 1,000.00          | -1,000.00         | 0.0%          |
| BUILDING EQUIPMENT                               | 0.00              | 1,000.00          | -1,000.00         | 0.0%          |
| EMS EQUIPMENT                                    | 0.00              | 1,000.00          | -1,000.00         | 0.0%          |
| FIREFIGHTER EQUIPMENT                            | 0.00              | 3,000.00          | -3,000.00         | 0.0%          |
| HOSE REPLACEMENT                                 | 0.00              | 800.00            | -800.00           | 0.0%          |
| PERSONAL PROTECTIVE EQUIP                        | 2,759.56          | 8,000.00          | -5,240.44         | 34.5%         |
| SCBA BOTTLE & PACK REPLACEMENT                   | 0.00              | 0.00              | 0.00              | 0.0%          |
| <b>Total EQUIPMENT</b>                           | <b>2,759.56</b>   | <b>14,800.00</b>  | <b>-12,040.44</b> | <b>18.6%</b>  |
| <b>Total A34102 FIRE, EQUIP &amp; CAP OUTLAY</b> | <b>2,759.56</b>   | <b>14,800.00</b>  | <b>-12,040.44</b> | <b>18.6%</b>  |

**CHARLTON FIRE DISTRICT #1**  
**YTD P & L BUDGET vs. ACTUAL**  
**January through March 2018**

Cash Basis

|   | Jan - Mar 18      | Budget            | \$ Over Budget     | % of Budget   |
|---|-------------------|-------------------|--------------------|---------------|
| <b>A34104 FIRE PROTECTION</b>           |                   |                   |                    |               |
| ANNUAL AUDIT                            | 0.00              | 4,000.00          | -4,000.00          | 0.0%          |
| APPARATUS MAINT/REPAIR                  | 20,300.00         | 15,000.00         | 5,300.00           | 135.3%        |
| ASSOCIATION DUES                        | 0.00              | 300.00            | -300.00            | 0.0%          |
| BANK FEES                               | 93.50             | 300.00            | -206.50            | 31.2%         |
| BUILDING & GROUNDS MAINTENANCE          | 1,232.45          | 4,800.00          | -3,567.55          | 25.7%         |
| BUILDING & GROUNDS REPAIRS              | 300.85            | 4,300.00          | -3,999.15          | 7.0%          |
| COMMISSIONER TRAINING                   | 0.00              | 300.00            | -300.00            | 0.0%          |
| DATA ENTRY-INCIDENT REPORTING           | 0.00              | 1,800.00          | -1,800.00          | 0.0%          |
| ELECTRIC & GAS                          | 1,768.84          | 5,000.00          | -3,231.16          | 35.4%         |
| EMS SUPPLIES                            | 184.00            | 2,000.00          | -1,816.00          | 9.2%          |
| EMS TRAINING                            | 0.00              | 500.00            | -500.00            | 0.0%          |
| EQUIPMENT MAINT/REPAIR                  | 0.00              | 1,000.00          | -1,000.00          | 0.0%          |
| 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                    | 587.00            | 1,000.00          | -413.00            | 58.7%         |
| FIREMATIC & REHAB SUPPLIES              | 0.00              | 600.00            | -600.00            | 0.0%          |
| FOAM                                    | 0.00              | 50.00             | -50.00             | 0.0%          |
| FOOD REIMBURSEMENTS                     | 134.43            | 300.00            | -165.57            | 44.8%         |
| FUEL - BUILDING                         | 1,685.26          | 4,000.00          | -2,314.74          | 42.1%         |
| FUEL - TRUCKS                           | 0.00              | 4,000.00          | -4,000.00          | 0.0%          |
| HOSE/LADDER TESTING                     | 183.20            | 1,200.00          | -1,016.80          | 15.3%         |
| INSPECTION OF DEPARTMENT                | 0.00              | 7,000.00          | -7,000.00          | 0.0%          |
| INSURANCE                               | 19,169.05         | 20,000.00         | -830.95            | 95.8%         |
| INTERIOR FIREFIGHTING FIT TRAIN         | 560.00            | 800.00            | -240.00            | 70.0%         |
| LEGAL SERVICES                          | 0.00              | 3,000.00          | -3,000.00          | 0.0%          |
| MISCELLANEOUS                           | 260.99            | 500.00            | -239.01            | 52.2%         |
| PAGER REPAIR BATTERIES                  | 1,644.24          | 1,200.00          | 444.24             | 137.0%        |
| PHYSICAL FITNESS                        | 300.00            | 800.00            | -500.00            | 37.5%         |
| POSTAGE                                 | 49.00             | 400.00            | -351.00            | 12.3%         |
| PRINTING & SUPPLIES                     | 284.05            | 800.00            | -515.95            | 35.5%         |
| PUBLIC NOTICES                          | 5.13              | 200.00            | -194.87            | 2.6%          |
| SCBA PACK TESTING                       | 0.00              | 1,000.00          | -1,000.00          | 0.0%          |
| TELEPHONE & CABLE                       | 831.97            | 2,500.00          | -1,668.03          | 33.3%         |
| WASTE DISPOSAL                          | 240.48            | 800.00            | -559.52            | 30.1%         |
| WATER                                   | 634.82            | 500.00            | 134.82             | 127.0%        |
| WEBSITE ADMINISTRATION                  | 40.00             | 200.00            | -160.00            | 20.0%         |
| <b>Total A34104 FIRE PROTECTION</b>     | <b>50,489.26</b>  | <b>100,150.00</b> | <b>-49,660.74</b>  | <b>50.4%</b>  |
| <b>A90308 SOCIAL SECURITY</b>           |                   |                   |                    |               |
| FICA EMPLOYER                           | 427.80            | 1,800.00          | -1,372.20          | 23.8%         |
| MEDICARE EMPLOYER                       | 100.05            | 400.00            | -299.95            | 25.0%         |
| <b>Total A90308 SOCIAL SECURITY</b>     | <b>527.85</b>     | <b>2,200.00</b>   | <b>-1,672.15</b>   | <b>24.0%</b>  |
| <b>A99019 INTERFUND TRANSFERS</b>       |                   |                   |                    |               |
| TO APPARATUS CAPITAL RESERVES           | 0.00              | 50,000.00         | -50,000.00         | 0.0%          |
| TO CAPITAL IMPROVEMENT RESERVES         | 0.00              | 105,766.00        | -105,766.00        | 0.0%          |
| TO EQUIPMENT CAPITAL RESERVES           | 0.00              | 0.00              | 0.00               | 0.0%          |
| TO OPERATING ACCOUNT                    | 0.00              | 0.00              | 0.00               | 0.0%          |
| TO PAYROLL ACCOUNT                      | 0.00              | 0.00              | 0.00               | 0.0%          |
| <b>Total A99019 INTERFUND TRANSFERS</b> | <b>0.00</b>       | <b>155,766.00</b> | <b>-155,766.00</b> | <b>0.0%</b>   |
| <b>Total Expense</b>                    | <b>60,676.67</b>  | <b>300,516.00</b> | <b>-239,839.33</b> | <b>20.2%</b>  |
| <b>Net Income</b>                       | <b>240,586.53</b> | <b>0.00</b>       | <b>240,586.53</b>  | <b>100.0%</b> |



5:57 PM

04/02/18

Cash Basis

**CHARLTON FIRE DISTRICT #1**  
**Profit & Loss**  
**March 2018**

|  | Mar 18            | Feb 18           | \$ Change         |
|--|-------------------|------------------|-------------------|
| <b>Income</b>                                |                   |                  |                   |
| A2701 REFUNDS OF PRIOR YEAR EXP              |                   |                  |                   |
| REFUND PRIOR YEAR                            | 15.58             | 0.00             | 15.58             |
| <b>Total A2701 REFUNDS OF PRIOR YEAR EXP</b> | <b>15.58</b>      | <b>0.00</b>      | <b>15.58</b>      |
| <b>A2401 INTEREST &amp; EARNINGS</b>         |                   |                  |                   |
| INTEREST & EARNINGS CHECKING                 | 3.61              | 3.51             | 0.10              |
| INTEREST & EARNINGS OTHER ACCTS              | 23.72             | 21.42            | 2.30              |
| INTEREST & EARNINGS OPERATING                | 32.65             | 31.20            | 1.45              |
| <b>Total A2401 INTEREST &amp; EARNINGS</b>   | <b>59.98</b>      | <b>56.13</b>     | <b>3.85</b>       |
| <b>A2680 INSURANCE RECOVERIES</b>            |                   |                  |                   |
| INSURANCE RECOVERIES                         | 1,075.37          | 0.00             | 1,075.37          |
| <b>Total A2680 INSURANCE RECOVERIES</b>      | <b>1,075.37</b>   | <b>0.00</b>      | <b>1,075.37</b>   |
| <b>Total Income</b>                          | <b>1,150.93</b>   | <b>56.13</b>     | <b>1,094.80</b>   |
| <b>Gross Profit</b>                          | <b>1,150.93</b>   | <b>56.13</b>     | <b>1,094.80</b>   |
| <b>Expense</b>                               |                   |                  |                   |
| A90308 SOCIAL SECURITY                       |                   |                  |                   |
| MEDICARE EMPLOYER                            | 33.35             | 33.35            | 0.00              |
| FICA EMPLOYER                                | 142.60            | 142.60           | 0.00              |
| <b>Total A90308 SOCIAL SECURITY</b>          | <b>175.95</b>     | <b>175.95</b>    | <b>0.00</b>       |
| <b>A34101 FIRE PER SVC</b>                   |                   |                  |                   |
| <b>PERSONAL SERVICES</b>                     |                   |                  |                   |
| 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              |
| <b>Total PERSONAL SERVICES</b>               | <b>2,261.20</b>   | <b>2,261.20</b>  | <b>0.00</b>       |
| <b>Total A34101 FIRE PER SVC</b>             | <b>2,261.20</b>   | <b>2,261.20</b>  | <b>0.00</b>       |
| <b>A34104 FIRE PROTECTION</b>                |                   |                  |                   |
| WEBSITE ADMINISTRATION                       | 0.00              | 40.00            | -40.00            |
| PHYSICAL FITNESS                             | 0.00              | 100.00           | -100.00           |
| POSTAGE                                      | 0.00              | 49.00            | -49.00            |
| BANK FEES                                    | 19.50             | 29.50            | -10.00            |
| WASTE DISPOSAL                               | 80.16             | 80.16            | 0.00              |
| WATER  | 102.66            | 0.00             | 102.66            |
| MISCELLANEOUS                                | 106.99            | 0.00             | 106.99            |
| FOOD REIMBURSEMENTS                          | 134.43            | 0.00             | 134.43            |
| TELEPHONE & CABLE                            | 143.23            | 344.27           | -201.04           |
| EMS SUPPLIES                                 | 184.00            | 0.00             | 184.00            |
| BUILDING & GROUNDS MAINTENANCE               | 190.00            | 190.00           | 0.00              |
| PRINTING & SUPPLIES                          | 275.00            | 9.05             | 265.95            |
| PAGER REPAIR BATTERIES                       | 344.00            | 0.00             | 344.00            |
| ELECTRIC & GAS                               | 414.17            | 967.71           | -553.54           |
| FIREFIGHTER TRAINING                         | 453.00            | 134.00           | 319.00            |
| INTERIOR FIREFIGHTING FIT TRAIN              | 560.00            | 0.00             | 560.00            |
| FUEL - BUILDING                              | 764.62            | 920.64           | -156.02           |
| APPARATUS MAINT/REPAIR                       | 2,131.37          | 403.25           | 1,728.12          |
| INSURANCE                                    | 19,169.05         | 0.00             | 19,169.05         |
| <b>Total A34104 FIRE PROTECTION</b>          | <b>25,072.18</b>  | <b>3,267.58</b>  | <b>21,804.60</b>  |
| <b>Total Expense</b>                         | <b>27,509.33</b>  | <b>5,704.73</b>  | <b>21,804.60</b>  |
| <b>Net Income</b>                            | <b>-26,358.40</b> | <b>-5,648.60</b> | <b>-20,709.80</b> |

# Good evening Andrew

Your last sign on was March 20, 2018 at 1:35 PM

**CHARLTON FIRE  
DISTRICT #1's  
Portfolio Value**  
6 Accounts

As of 4/1/2018  
**\$864,875.15**  
Available Balance

## Deposit Accounts

**\$864,875.15**

---

R8021 0712 OPERATING  
0712

**\$275,142.09**

Available Balance as of Apr 01, 2018

---

R8021 0720 PAYROLL  
0720

**\$31,145.12**

Available Balance as of Apr 01, 2018

---

R8021 2286 APPARATUS  
2286

**\$105,059.26**

Available Balance as of Apr 01, 2018

---

R8021 2294 EQUIPMENT  
2294

**\$130,224.61**

Available Balance as of Apr 01, 2018

---

R8021 2302 EMERGENCY  
2302

**\$25,057.84**

Available Balance as of Apr 01, 2018

---

R8021 2310 CAPITAL IMPRO...  
2310

**\$298,246.23**

Available Balance as of Apr 01, 2018

Co-browse

**BANK ACCOUNT BALANCES - 2 YEAR COMPARISON****Cash Basis**

---

|  | <u>Mar 18</u>            | <u>Mar 17</u>            |
|--|--------------------------|--------------------------|
| <b>R8021 0712 OPERATING</b>            | 275,142.09               | 290,638.86               |
| <b>R8021 0720 PAYROLL</b>              | 31,145.12                | 25,962.24                |
| <b>R8021 2286 APPARATUS</b>            | 105,059.26               | 55,015.24                |
| <b>R8021 2294 EQUIPMENT</b>            | 130,224.61               | 125,161.22               |
| <b>R8021 2302 EMERGENCY</b>            | 25,057.84                | 25,045.32                |
| <b>R8021 2310 CAPITAL IMPROVEME...</b> | 298,246.23               | 207,916.46               |
| <b>TOTAL</b>                           | <u><b>864,875.15</b></u> | <u><b>729,739.34</b></u> |

# CHARLTON FIRE DISTRICT #1 YTD P & L BUDGET vs. ACTUAL

Cash Basis

January through March 2018

|  | Jan - Mar 18 | Budget     | \$ Over Budget | % of Budget |
|--|--------------|------------|----------------|-------------|
| <b>Income</b>                                    |              |            |                |             |
| <b>A1001 REAL PROPERTY TAXES</b>                 |              |            |                |             |
| REAL PROPERTY TAXES                              | 300,016.01   | 300,016.00 | 0.01           | 100.0%      |
| <b>Total A1001 REAL PROPERTY TAXES</b>           | 300,016.01   | 300,016.00 | 0.01           | 100.0%      |
| <b>A2401 INTEREST &amp; EARNINGS</b>             |              |            |                |             |
| INTEREST & EARNINGS CHECKING                     | 7.99         | 20.00      | -12.01         | 40.0%       |
| INTEREST & EARNINGS OPERATING                    | 79.39        | 230.00     | -150.61        | 34.5%       |
| INTEREST & EARNINGS OTHER ACCTS                  | 68.86        | 250.00     | -181.14        | 27.5%       |
| <b>Total A2401 INTEREST &amp; EARNINGS</b>       | 156.24       | 500.00     | -343.76        | 31.2%       |
| <b>A2665 SALES OF PROPERTY</b>                   |              |            |                |             |
| SALE OF EQUIPMENT                                | 0.00         | 0.00       | 0.00           | 0.0%        |
| <b>Total A2665 SALES OF PROPERTY</b>             | 0.00         | 0.00       | 0.00           | 0.0%        |
| <b>A2680 INSURANCE RECOVERIES</b>                |              |            |                |             |
| INSURANCE RECOVERIES                             | 1,075.37     |            |                |             |
| <b>Total A2680 INSURANCE RECOVERIES</b>          | 1,075.37     |            |                |             |
| <b>A2701 REFUNDS OF PRIOR YEAR EXP</b>           |              |            |                |             |
| REFUND PRIOR YEAR                                | 15.58        | 0.00       | 15.58          | 100.0%      |
| <b>Total A2701 REFUNDS OF PRIOR YEAR EXP</b>     | 15.58        | 0.00       | 15.58          | 100.0%      |
| <b>A5031 INTERFUND TRANSFERS</b>                 |              |            |                |             |
| INTERFUND TRANSFERS                              | 0.00         | 0.00       | 0.00           | 0.0%        |
| <b>Total A5031 INTERFUND TRANSFERS</b>           | 0.00         | 0.00       | 0.00           | 0.0%        |
| <b>Total Income</b>                              | 301,263.20   | 300,516.00 | 747.20         | 100.2%      |
| <b>Gross Profit</b>                              | 301,263.20   | 300,516.00 | 747.20         | 100.2%      |
| <b>Expense</b>                                   |              |            |                |             |
| <b>A34101 FIRE PER SVC</b>                       |              |            |                |             |
| PERSONAL SERVICES                                |              |            |                |             |
| FEDERAL INCOME TAX                               | 564.00       | 0.00       | 564.00         | 100.0%      |
| FICA EMPLOYEE                                    | 427.80       | 0.00       | 427.80         | 100.0%      |
| MEDICARE EMPLOYEE                                | 100.05       | 0.00       | 100.05         | 100.0%      |
| NYS INCOME TAX                                   | 116.40       | 0.00       | 116.40         | 100.0%      |
| SECRETARY WAGES                                  | 1,765.95     | 8,400.00   | -6,634.05      | 21.0%       |
| TREASURER WAGES                                  | 3,925.80     | 19,200.00  | -15,274.20     | 20.4%       |
| <b>Total PERSONAL SERVICES</b>                   | 6,900.00     | 27,600.00  | -20,700.00     | 25.0%       |
| <b>Total A34101 FIRE PER SVC</b>                 | 6,900.00     | 27,600.00  | -20,700.00     | 25.0%       |
| <b>A34102 FIRE, EQUIP &amp; CAP OUTLAY</b>       |              |            |                |             |
| EQUIPMENT  |              |            |                |             |
| APPARATUS EQUIPMENT                              | 0.00         | 1,000.00   | -1,000.00      | 0.0%        |
| BUILDING EQUIPMENT                               | 0.00         | 1,000.00   | -1,000.00      | 0.0%        |
| EMS EQUIPMENT                                    | 0.00         | 1,000.00   | -1,000.00      | 0.0%        |
| FIREFIGHTER EQUIPMENT                            | 0.00         | 3,000.00   | -3,000.00      | 0.0%        |
| HOSE REPLACEMENT                                 | 0.00         | 800.00     | -800.00        | 0.0%        |
| PERSONAL PROTECTIVE EQUIP                        | 2,759.56     | 8,000.00   | -5,240.44      | 34.5%       |
| SCBA BOTTLE & PACK REPLACEMENT                   | 0.00         | 0.00       | 0.00           | 0.0%        |
| <b>Total EQUIPMENT</b>                           | 2,759.56     | 14,800.00  | -12,040.44     | 18.6%       |
| <b>Total A34102 FIRE, EQUIP &amp; CAP OUTLAY</b> | 2,759.56     | 14,800.00  | -12,040.44     | 18.6%       |

**CHARLTON FIRE DISTRICT #1**  
**YTD P & L BUDGET vs. ACTUAL**  
**January through March 2018**

Cash Basis

|   | Jan - Mar 18      | Budget            | \$ Over Budget     | % of Budget   |
|---|-------------------|-------------------|--------------------|---------------|
| <b>A34104 FIRE PROTECTION</b>           |                   |                   |                    |               |
| ANNUAL AUDIT                            | 0.00              | 4,000.00          | -4,000.00          | 0.0%          |
| APPARATUS MAINT/REPAIR                  | 20,300.00         | 15,000.00         | 5,300.00           | 135.3%        |
| ASSOCIATION DUES                        | 0.00              | 300.00            | -300.00            | 0.0%          |
| BANK FEES                               | 93.50             | 300.00            | -206.50            | 31.2%         |
| BUILDING & GROUNDS MAINTENANCE          | 1,232.45          | 4,800.00          | -3,567.55          | 25.7%         |
| BUILDING & GROUNDS REPAIRS              | 300.85            | 4,300.00          | -3,999.15          | 7.0%          |
| COMMISSIONER TRAINING                   | 0.00              | 300.00            | -300.00            | 0.0%          |
| DATA ENTRY-INCIDENT REPORTING           | 0.00              | 1,800.00          | -1,800.00          | 0.0%          |
| ELECTRIC & GAS                          | 1,768.84          | 5,000.00          | -3,231.16          | 35.4%         |
| EMS SUPPLIES                            | 184.00            | 2,000.00          | -1,816.00          | 9.2%          |
| EMS TRAINING                            | 0.00              | 500.00            | -500.00            | 0.0%          |
| EQUIPMENT MAINT/REPAIR                  | 0.00              | 1,000.00          | -1,000.00          | 0.0%          |
| 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                    | 587.00            | 1,000.00          | -413.00            | 58.7%         |
| FIREMATIC & REHAB SUPPLIES              | 0.00              | 600.00            | -600.00            | 0.0%          |
| FOAM                                    | 0.00              | 50.00             | -50.00             | 0.0%          |
| FOOD REIMBURSEMENTS                     | 134.43            | 300.00            | -165.57            | 44.8%         |
| FUEL - BUILDING                         | 1,685.26          | 4,000.00          | -2,314.74          | 42.1%         |
| FUEL - TRUCKS                           | 0.00              | 4,000.00          | -4,000.00          | 0.0%          |
| HOSE/LADDER TESTING                     | 183.20            | 1,200.00          | -1,016.80          | 15.3%         |
| INSPECTION OF DEPARTMENT                | 0.00              | 7,000.00          | -7,000.00          | 0.0%          |
| INSURANCE                               | 19,169.05         | 20,000.00         | -830.95            | 95.8%         |
| INTERIOR FIREFIGHTING FIT TRAIN         | 560.00            | 800.00            | -240.00            | 70.0%         |
| LEGAL SERVICES                          | 0.00              | 3,000.00          | -3,000.00          | 0.0%          |
| MISCELLANEOUS                           | 260.99            | 500.00            | -239.01            | 52.2%         |
| PAGER REPAIR BATTERIES                  | 1,644.24          | 1,200.00          | 444.24             | 137.0%        |
| PHYSICAL FITNESS                        | 300.00            | 800.00            | -500.00            | 37.5%         |
| POSTAGE                                 | 49.00             | 400.00            | -351.00            | 12.3%         |
| PRINTING & SUPPLIES                     | 284.05            | 800.00            | -515.95            | 35.5%         |
| PUBLIC NOTICES                          | 5.13              | 200.00            | -194.87            | 2.6%          |
| SCBA PACK TESTING                       | 0.00              | 1,000.00          | -1,000.00          | 0.0%          |
| TELEPHONE & CABLE                       | 831.97            | 2,500.00          | -1,668.03          | 33.3%         |
| WASTE DISPOSAL                          | 240.48            | 800.00            | -559.52            | 30.1%         |
| WATER                                   | 634.82            | 500.00            | 134.82             | 127.0%        |
| WEBSITE ADMINISTRATION                  | 40.00             | 200.00            | -160.00            | 20.0%         |
| <b>Total A34104 FIRE PROTECTION</b>     | <b>50,489.26</b>  | <b>100,150.00</b> | <b>-49,660.74</b>  | <b>50.4%</b>  |
| <b>A90308 SOCIAL SECURITY</b>           |                   |                   |                    |               |
| FICA EMPLOYER                           | 427.80            | 1,800.00          | -1,372.20          | 23.8%         |
| MEDICARE EMPLOYER                       | 100.05            | 400.00            | -299.95            | 25.0%         |
| <b>Total A90308 SOCIAL SECURITY</b>     | <b>527.85</b>     | <b>2,200.00</b>   | <b>-1,672.15</b>   | <b>24.0%</b>  |
| <b>A99019 INTERFUND TRANSFERS</b>       |                   |                   |                    |               |
| TO APPARATUS CAPITAL RESERVES           | 0.00              | 50,000.00         | -50,000.00         | 0.0%          |
| TO CAPITAL IMPROVEMENT RESERVES         | 0.00              | 105,766.00        | -105,766.00        | 0.0%          |
| TO EQUIPMENT CAPITAL RESERVES           | 0.00              | 0.00              | 0.00               | 0.0%          |
| TO OPERATING ACCOUNT                    | 0.00              | 0.00              | 0.00               | 0.0%          |
| TO PAYROLL ACCOUNT                      | 0.00              | 0.00              | 0.00               | 0.0%          |
| <b>Total A99019 INTERFUND TRANSFERS</b> | <b>0.00</b>       | <b>155,766.00</b> | <b>-155,766.00</b> | <b>0.0%</b>   |
| <b>Total Expense</b>                    | <b>60,676.67</b>  | <b>300,516.00</b> | <b>-239,839.33</b> | <b>20.2%</b>  |
| <b>Net Income</b>                       | <b>240,586.53</b> | <b>0.00</b>       | <b>240,586.53</b>  | <b>100.0%</b> |



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

**Business Banking Statement**  
**March 31, 2018**  
page 1 of 4

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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)

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

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## KeyNotes

*Important information regarding changes to your Account.*

*Effective May 11, 2018 we will be making positive changes to your KeyBank Business Interest Checking Account. At KeyBank we are committed to providing our clients with timely information regarding changes to your account. These changes will be reflected in your May 2018 statement.*

- 1. There will be an additional way to avoid the Monthly Maintenance Service Charge on your KeyBank Business Interest Checking account via relationship pricing:*

*The Monthly Maintenance Service Charge on your KeyBank Business Interest Checking account can be avoided if the total of the following was \$15,000.00 or more: 1) the combined cycle-to-date Average Ledger Balance in any combination of business checking (excluding certain business accounts opened for the benefit of others), business savings and business certificates of deposit accounts within two business days prior to your KeyBank Business Interest Checking Account statement cycle date; and/or 2) the outstanding balance of all commercial loans and lines of credit including your Business Cash Reserve Credit Account(s) (excluding balances past due 60 days or more) as of no more than five business days prior to your KeyBank Business Interest Checking Account statement cycle date.*

*Additionally, if you are the sole owner\* of your business, the list of account balances that may be combined to avoid the monthly Maintenance Service Charge on your KeyBank Business Interest Checking Account includes all of the above business accounts and certain of your personal accounts as outlined below. You may avoid the monthly Maintenance Service Charge on your KeyBank Business Interest Checking Account if the following balance requirement is met:*

*The total of the following was \$15,000.00 or more: 1) the combined cycle-to-date Average Ledger Balance in any combination of personal and business checking, personal and business savings and personal and business certificates of deposit accounts within two business days prior to your KeyBank Business Interest Checking Account statement cycle date;*

1712 - 03290

3511

0712

**KeyNotes** (con't)

*and/or 2) the outstanding balances of your standard consumer loan/line\*\* of credit balances (excluding balances past due 60 days or more) as of no more than five business days prior to your KeyBank Business Interest Checking Account statement cycle date.*

*(\* As used herein, "sole owner" means a natural person doing business as a sole proprietor and excludes separate legal entities such as corporations, partnerships, limited liability companies and not for profit enterprises.*

*\*\*Standard consumer loan and line products include Auto Loans, RV Loans, Marine Loans, Home Equity Loans, Home Equity Lines of Credit, Home Improvement Loans, Key Equity Options, Preferred (Unsecured) Credit Lines, Cash Reserve Credit, Personal Loans, Mobile Home Loans and Airplane Loans with KeyBank NA; and Credit Cards. Certain non-standard loans and lines of credit may not be included.)*

*2. We will be eliminating the Excess Telephone Inquiry Service Charge assessed for both automated response system inquiries (\$0.75 per call in excess of 8 per statement period) and employee assisted inquiries (\$1.50 per call in excess of 3 per statement period). These service charges will no longer be assessed.*

*3. The following changes will be made to the Agreement for Small Business Debit Card and Electronic Funds Transfer Services.*

**Section 5. CHARGES FOR TRANSACTIONS, TRANSFERS AND OTHER SERVICES**

*(d) Card Replacement Charge will be revised by removing the sentence 'If you request a replacement Card a charge of \$5.00 will be assessed.' The \$5.00 Card Replacement Charge will no longer be assessed.*

*Complete copies of the revised Small Business Checking Account Fees and Disclosures and the Agreement for Small Business Debit Card and Electronic Funds Transfer Services is available at any local KeyBank branch or online at key.com.*

*Please contact your KeyBank representative with any questions or call 1-888-KEY4BIZ (1-888-539-4249) TDD/TTY (Hearing impaired): 1-800-539-8336*

*Please retain this information with your account records.*

**KeyBank Business Interest Checking**  
**CHARLTON FIRE DISTRICT #1**  
**OPERATING ACCOUNT**

0712

|                               |                     |
|-------------------------------|---------------------|
| Beginning balance 2-28-18     | \$299,082.67        |
| 2 Additions                   | +1,090.95           |
| 17 Subtractions               | -25,052.68          |
| Interest paid                 | +32.65              |
| Net fees and charges          | -11.50              |
| <b>Ending balance 3-31-18</b> | <b>\$275,142.09</b> |



10712

**Additions**

| Deposits               | Date | Serial # | Source                       |                   |
|------------------------|------|----------|------------------------------|-------------------|
|                        | 3-1  |          | Deposit Branch 0081 New York | \$15.58           |
|                        | 3-30 |          | Deposit Branch 0081 New York | 1,075.37          |
| <b>Total additions</b> |      |          |                              | <b>\$1,090.95</b> |

**Subtractions**

*Paper Checks* \* check missing from sequence

| Check                    | Date | Amount   | Check | Date | Amount | Check | Date | Amount             |
|--------------------------|------|----------|-------|------|--------|-------|------|--------------------|
| 7675                     | 3-16 | \$903.99 | 7678  | 3-22 | 34.43  | 7681  | 3-15 | 13,674.05          |
| 7676                     | 3-9  | 1,056.00 | 7679  | 3-9  | 184.00 | 7682  | 3-15 | 5,495.00           |
| 7677                     | 3-9  | 560.00   | 7680  | 3-14 | 275.00 | 7683  | 3-20 | 1,075.37           |
| <b>Paper Checks Paid</b> |      |          |       |      |        |       |      | <b>\$23,257.84</b> |

| Withdrawals               | Date | Serial # | Location                                    |                    |
|---------------------------|------|----------|---|--------------------|
|                           | 3-7  |          | Bill Pay:Verizon 518399 Pbh9Jqt9            | \$56.18            |
|                           | 3-7  |          | Bill Pay:Waste Connections 6910-1 4B39Mqt9  | 80.16              |
|                           | 3-7  |          | Bill Pay:Time Warner Cable 106007 Mbx9Lqt9  | 87.05              |
|                           | 3-7  |          | Bill Pay:Dean DE Capria N/A Qbk9Tqt9        | 100.00             |
|                           | 3-7  |          | Bill Pay:Town of Charlton N/A Fbn9Oqt9      | 102.66             |
|                           | 3-7  |          | Bill Pay:Da Kenyon Enterpri Cfd #1 Cb99Vqt9 | 190.00             |
|                           | 3-7  |          | Bill Pay:National Grid 51564- 1Bd9Kqt9      | 414.17             |
|                           | 3-7  |          | Bill Pay:Ferrellgas 511576 Fbs9Wqt9         | 764.62             |
| <b>Total subtractions</b> |      |          |   | <b>\$25,052.68</b> |

**Interest earned**

|                                       |          |
|---------------------------------------|----------|
| Annual percentage yield (APY) earned  | 0.14%    |
| Number of days this statement period  | 31       |
| Interest paid 3-30-18                 | \$32.65  |
| Interest earned this statement period | \$32.65  |
| Interest paid year-to-date            | \$79.39  |
| Interest earned (2017)                | \$265.79 |

**Fees and charges**

| Date   |                                    | Quantity | Unit Charge |                 |
|--|------------------------------------|----------|-------------|-----------------|
| 3-30-18                                      | Imaged Items With Statement Charge | 1        | 3.50        | -\$3.50         |
| 3-30-18                                      | Duplicate Statement Service Charge | 1        | 5.00        | -5.00           |
| 3-30-18                                      | Paper Statement Fee                | 1        | 3.00        | -3.00           |
| <b>Fees and charges assessed this period</b> |                                    |          |             | <b>-\$11.50</b> |



**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><b>4 List from your check register any checks or other deductions that are not shown on your statement.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Check # or Date</th> <th style="width: 70%;">Amount</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr> <td><b>TOTAL →</b></td> <td><b>\$</b></td> </tr> </tbody> </table> | Check # or Date | Amount |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | <b>TOTAL →</b> | <b>\$</b> | <p><b>5 List any deposits from your check register that are not shown on your statement.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Date</th> <th style="width: 50%;">Amount</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr> <td><b>TOTAL →</b></td> <td><b>\$</b></td> </tr> </tbody> </table> <p><b>6 Enter ending balance shown on your statement.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">\$</td> <td style="width: 20%;"> </td> </tr> </table> <p><b>7 Add 5 and 6 and enter total here.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">\$</td> <td style="width: 20%;"> </td> </tr> </table> <p><b>8 Enter total from 4.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">\$</td> <td style="width: 20%;"> </td> </tr> </table> <p><b>9 Subtract 8 from 7 and enter difference here.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">\$</td> <td style="width: 20%;"> </td> </tr> </table> <p><b>This amount should agree with your check register balance.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"><b>TOTAL →</b></td> <td style="width: 20%;"><b>\$</b></td> </tr> </table> | Date | Amount |  |  |  |  |  |  |  |  |  |  | <b>TOTAL →</b> | <b>\$</b> | \$ |  | \$ |  | \$ |  | \$ |  | <b>TOTAL →</b> | <b>\$</b> |
|--|-----------------|--------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|----------------|-----------|---|------|--------|--|--|--|--|--|--|--|--|--|--|----------------|-----------|----|--|----|--|----|--|----|--|----------------|-----------|
| Check # or Date  | Amount          |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                |           |   |      |        |  |  |  |  |  |  |  |  |  |  |                |           |    |  |    |  |    |  |    |  |                |           |
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| <b>TOTAL →</b>   | <b>\$</b>       |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                |           |   |      |        |  |  |  |  |  |  |  |  |  |  |                |           |    |  |    |  |    |  |    |  |                |           |
| Date   | Amount          |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                |           |   |      |        |  |  |  |  |  |  |  |  |  |  |                |           |    |  |    |  |    |  |    |  |                |           |
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| <b>TOTAL →</b>   | <b>\$</b>       |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                |           |   |      |        |  |  |  |  |  |  |  |  |  |  |                |           |    |  |    |  |    |  |    |  |                |           |
| \$   |                 |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                |           |   |      |        |  |  |  |  |  |  |  |  |  |  |                |           |    |  |    |  |    |  |    |  |                |           |
| \$   |                 |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                |           |   |      |        |  |  |  |  |  |  |  |  |  |  |                |           |    |  |    |  |    |  |    |  |                |           |
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| <b>TOTAL →</b>   | <b>\$</b>       |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                |           |   |      |        |  |  |  |  |  |  |  |  |  |  |                |           |    |  |    |  |    |  |    |  |                |           |

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04/01/18

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 0712 OPERATING, Period Ending 03/31/2018**

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|  | <u>Mar 31, 18</u>        |
|--|--------------------------|
| <b>Beginning Balance</b>                 | 299,082.67               |
| <b>Cleared Transactions</b>              |                          |
| Checks and Payments - 20 items           | -25,064.18               |
| Deposits and Credits - 3 items           | 1,123.60                 |
|  | <u>-23,940.58</u>        |
| <b>Cleared Balance</b>                   | <b><u>275,142.09</u></b> |
| <b>Register Balance as of 03/31/2018</b> | 275,142.09               |
| <b>Ending Balance</b>                    | 275,142.09               |

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04/01/18

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
**R8021 0712 OPERATING, Period Ending 03/31/2018**

| Type                                     | Date       | Num  | Name                 | Clr | Amount            | Balance           |
|--|------------|------|----------------------|-----|-------------------|-------------------|
| <b>Beginning Balance</b>                 |            |      |                      |     |                   | 299,082.67        |
| <b>Cleared Transactions</b>              |            |      |                      |     |                   |                   |
| <b>Checks and Payments - 20 items</b>    |            |      |                      |     |                   |                   |
| Check                                    | 03/06/2018 | 7681 | AMSURE               | X   | -13,674.05        | -13,674.05        |
| Check                                    | 03/06/2018 | 7682 | ADIRONDACK TRU...    | X   | -5,495.00         | -19,169.05        |
| Check                                    | 03/06/2018 | 7676 | VANDER MOLEN FI...   | X   | -1,056.00         | -20,225.05        |
| Check                                    | 03/06/2018 | 7675 | FASNY FCU CARD...    | X   | -903.99           | -21,129.04        |
| Check                                    | 03/06/2018 | 7677 | GIBBY'S FIT TESTI... | X   | -560.00           | -21,689.04        |
| Check                                    | 03/06/2018 | 7680 | ELECTRONIC OFFI...   | X   | -275.00           | -21,964.04        |
| Check                                    | 03/06/2018 | 7679 | UNITED WELDING ...   | X   | -184.00           | -22,148.04        |
| Check                                    | 03/06/2018 | 7678 | DEAN DECAPRIA        | X   | -34.43            | -22,182.47        |
| Check                                    | 03/07/2018 |      | FERRELLGAS           | X   | -764.62           | -22,947.09        |
| Check                                    | 03/07/2018 |      | NATIONAL GRID        | X   | -414.17           | -23,361.26        |
| Check                                    | 03/07/2018 |      | D.A. KENYON ENT...   | X   | -190.00           | -23,551.26        |
| Check                                    | 03/07/2018 |      | TOWN OF CHARLT...    | X   | -102.66           | -23,653.92        |
| Check                                    | 03/07/2018 |      | DEAN DECAPRIA        | X   | -100.00           | -23,753.92        |
| Check                                    | 03/07/2018 |      | TIME WARNER          | X   | -87.05            | -23,840.97        |
| Check                                    | 03/07/2018 |      | COUNTY WASTE         | X   | -80.16            | -23,921.13        |
| Check                                    | 03/07/2018 |      | VERIZON              | X   | -56.18            | -23,977.31        |
| Check                                    | 03/14/2018 | 7683 | FRANK & SONS B...    | X   | -1,075.37         | -25,052.68        |
| Check                                    | 03/30/2018 |      | DUPLICATE STMT ...   | X   | -5.00             | -25,057.68        |
| Check                                    | 03/30/2018 |      | IMAGED ITEMS WI...   | X   | -3.50             | -25,061.18        |
| Check                                    | 03/30/2018 |      | PAPER STATEMEN...    | X   | -3.00             | -25,064.18        |
| <b>Total Checks and Payments</b>         |            |      |                      |     | <b>-25,064.18</b> | <b>-25,064.18</b> |
| <b>Deposits and Credits - 3 items</b>    |            |      |                      |     |                   |                   |
| Deposit                                  | 03/01/2018 |      | Deposit              | X   | 15.58             | 15.58             |
| Deposit                                  | 03/30/2018 |      | INTEREST PAYME...    | X   | 32.65             | 48.23             |
| Deposit                                  | 03/30/2018 |      | Deposit              | X   | 1,075.37          | 1,123.60          |
| <b>Total Deposits and Credits</b>        |            |      |                      |     | <b>1,123.60</b>   | <b>1,123.60</b>   |
| <b>Total Cleared Transactions</b>        |            |      |                      |     | <b>-23,940.58</b> | <b>-23,940.58</b> |
| <b>Cleared Balance</b>                   |            |      |                      |     | <b>-23,940.58</b> | <b>275,142.09</b> |
| <b>Register Balance as of 03/31/2018</b> |            |      |                      |     | <b>-23,940.58</b> | <b>275,142.09</b> |
| <b>Ending Balance</b>                    |            |      |                      |     | <b>-23,940.58</b> | <b>275,142.09</b> |



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

**Business Banking Statement**  
**March 31, 2018**  
page 1 of 4

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)

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

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## KeyNotes

*Important information regarding changes to your Account.*

*Effective May 11, 2018 we will be making positive changes to your KeyBank Business Interest Checking Account. At KeyBank we are committed to providing our clients with timely information regarding changes to your account. These changes will be reflected in your May 2018 statement.*

- 1. There will be an additional way to avoid the Monthly Maintenance Service Charge on your KeyBank Business Interest Checking account via relationship pricing:*

*The Monthly Maintenance Service Charge on your KeyBank Business Interest Checking account can be avoided if the total of the following was \$15,000.00 or more: 1) the combined cycle-to-date Average Ledger Balance in any combination of business checking (excluding certain business accounts opened for the benefit of others), business savings and business certificates of deposit accounts within two business days prior to your KeyBank Business Interest Checking Account statement cycle date; and/or 2) the outstanding balance of all commercial loans and lines of credit including your Business Cash Reserve Credit Account(s) (excluding balances past due 60 days or more) as of no more than five business days prior to your KeyBank Business Interest Checking Account statement cycle date.*

*Additionally, if you are the sole owner\* of your business, the list of account balances that may be combined to avoid the monthly Maintenance Service Charge on your KeyBank Business Interest Checking Account includes all of the above business accounts and certain of your personal accounts as outlined below. You may avoid the monthly Maintenance Service Charge on your KeyBank Business Interest Checking Account if the following balance requirement is met:*

*The total of the following was \$15,000.00 or more: 1) the combined cycle-to-date Average Ledger Balance in any combination of personal and business checking, personal and business savings and personal and business certificates of deposit accounts within two business days prior to your KeyBank Business Interest Checking Account statement cycle date;*

0720 - 03290

4973

0720

**KeyNotes** (con't)

and/or 2) the outstanding balances of your standard consumer loan/line\*\* of credit balances (excluding balances past due 60 days or more) as of no more than five business days prior to your KeyBank Business Interest Checking Account statement cycle date.

(\* As used herein, "sole owner" means a natural person doing business as a sole proprietor and excludes separate legal entities such as corporations, partnerships, limited liability companies and not for profit enterprises.

\*\*Standard consumer loan and line products include Auto Loans, RV Loans, Marine Loans, Home Equity Loans, Home Equity Lines of Credit, Home Improvement Loans, Key Equity Options, Preferred (Unsecured) Credit Lines, Cash Reserve Credit, Personal Loans, Mobile Home Loans and Airplane Loans with KeyBank NA; and Credit Cards. Certain non-standard loans and lines of credit may not be included.)

2. We will be eliminating the Excess Telephone Inquiry Service Charge assessed for both automated response system inquiries (\$0.75 per call in excess of 8 per statement period) and employee assisted inquiries (\$1.50 per call in excess of 3 per statement period). These service charges will no longer be assessed.

3. The following changes will be made to the Agreement for Small Business Debit Card and Electronic Funds Transfer Services.

**Section 5. CHARGES FOR TRANSACTIONS, TRANSFERS AND OTHER SERVICES**

(d) Card Replacement Charge will be revised by removing the sentence 'If you request a replacement Card a charge of \$5.00 will be assessed.' The \$5.00 Card Replacement Charge will no longer be assessed.

Complete copies of the revised Small Business Checking Account Fees and Disclosures and the Agreement for Small Business Debit Card and Electronic Funds Transfer Services is available at any local KeyBank branch or online at key.com.

Please contact your KeyBank representative with any questions or call 1-888- KEY4BIZ (1-888-539-4249) TDD/TTY (Hearing impaired): 1-800-539-8336

Please retain this information with your account records.

KeyBank Business Interest Checking  
 CHARLTON FIRE DISTRICT #1  
 PAYROLL ACCOUNT

0720

|                               |                    |
|-------------------------------|--------------------|
| Beginning balance 2-28-18     | \$33,586.66        |
| 3 Subtractions                | -2,437.15          |
| Interest paid                 | +3.61              |
| Net fees and charges          | -8.00              |
| <b>Ending balance 3-31-18</b> | <b>\$31,145.12</b> |

**Subtractions**

| Withdrawals | Date | Serial # | Location                                    |          |
|-------------|------|----------|---|----------|
|             | 3-1  |          | Bill Pay:First New York Fcu 108600 Sbj96Tr7 | \$588.65 |

0720 - 03290



0720

**Subtractions**

(con't)

| <i>Withdrawals Date</i>   | <i>Serial #</i> | <i>Location</i>                             |                   |
|---------------------------|-----------------|---|-------------------|
| 3-1                       |                 | Bill Pay:Sunmark Federal Cr 124890 5B991Tr7 | 1,308.60          |
| 3-19                      |                 | Direct Withdrawal, Irs Usatxpymt            | 539.90            |
| <b>Total subtractions</b> |                 |   | <b>\$2,437.15</b> |

**Interest earned**

|                                       |         |
|---------------------------------------|---------|
| Annual percentage yield (APY) earned  | 0.13%   |
| Number of days this statement period  | 31      |
| Interest paid 3-30-18                 | \$3.61  |
| Interest earned this statement period | \$3.60  |
| Interest paid year-to-date            | \$7.99  |
| Interest earned (2017)                | \$17.66 |

**Fees and charges**

| <i>Date</i>                                  |                                    | <i>Quantity</i> | <i>Unit Charge</i> |                |
|--|------------------------------------|-----------------|--------------------|----------------|
| 3-30-18                                      | Duplicate Statement Service Charge | 1               | 5.00               | -\$5.00        |
| 3-30-18                                      | Paper Statement Fee                | 1               | 3.00               | -3.00          |
| <b>Fees and charges assessed this period</b> |                                    |                 |                    | <b>-\$8.00</b> |

**CUSTOMER ACCOUNT DISCLOSURES**

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

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:**

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

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

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

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

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

**COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:**

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

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

**IMPORTANT LINE OF CREDIT INFORMATION**

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

**BALANCING YOUR ACCOUNT**

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

**INSTRUCTIONS**

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.

| Check #<br>or Date | Amount |
|--------------------|--------|
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| TOTAL È            | \$     |

|   |        |
|---|--------|
| ê List any deposits from your check register that are <i>not</i> shown on your statement. |        |
| Date  | Amount |
|   |        |
|   |        |
|   |        |
|   |        |
| TOTAL È   | \$     |
| ë Enter ending balance shown on your statement.   | \$     |
| í Add 5 and 6 and enter total here.   | \$     |
| i Enter total from 4.   | \$     |
| î Subtract 8 from 7 and enter difference here.  | \$     |
| This amount should agree with your check register balance.                                |        |

10:42 PM

04/01/18

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 0720 PAYROLL, Period Ending 03/31/2018**

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|                                   | <u>Mar 31, 18</u>       |
|-----------------------------------|-------------------------|
| Beginning Balance                 | 33,586.66               |
| Cleared Transactions              |                         |
| Checks and Payments - 5 items     | -2,445.15               |
| Deposits and Credits - 1 item     | 3.61                    |
| Total Cleared Transactions        | <u>-2,441.54</u>        |
| Cleared Balance                   | <u><u>31,145.12</u></u> |
| Register Balance as of 03/31/2018 | 31,145.12               |
| Ending Balance                    | 31,145.12               |



10:42 PM

04/01/18

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
**R8021 0720 PAYROLL, Period Ending 03/31/2018**

| Type                                 | Date       | Num | Name               | Clr | Amount           | Balance          |
|--------------------------------------|------------|-----|--------------------|-----|------------------|------------------|
| <b>Beginning Balance</b>             |            |     |                    |     |                  | 33,586.66        |
| <b>Cleared Transactions</b>          |            |     |                    |     |                  |                  |
| <b>Checks and Payments - 5 items</b> |            |     |                    |     |                  |                  |
| Check                                | 03/01/2018 |     | ANDREW G. LA PA... | X   | -1,308.60        | -1,308.60        |
| Check                                | 03/01/2018 |     | Sharon B Cronin    | X   | -588.65          | -1,897.25        |
| Check                                | 03/19/2018 |     | DIRECT WITHDRA...  | X   | -539.90          | -2,437.15        |
| Check                                | 03/30/2018 |     | DUPLICATE STMT ... | X   | -5.00            | -2,442.15        |
| Check                                | 03/30/2018 |     | PAPER STATEMEN...  | X   | -3.00            | -2,445.15        |
| Total Checks and Payments            |            |     |                    |     | -2,445.15        | -2,445.15        |
| <b>Deposits and Credits - 1 item</b> |            |     |                    |     |                  |                  |
| Deposit                              | 03/30/2018 |     | INTEREST PAYME...  | X   | 3.61             | 3.61             |
| Total Deposits and Credits           |            |     |                    |     | 3.61             | 3.61             |
| Total Cleared Transactions           |            |     |                    |     | -2,441.54        | -2,441.54        |
| Cleared Balance                      |            |     |                    |     | -2,441.54        | 31,145.12        |
| Register Balance as of 03/31/2018    |            |     |                    |     | -2,441.54        | 31,145.12        |
| <b>Ending Balance</b>                |            |     |                    |     | <b>-2,441.54</b> | <b>31,145.12</b> |



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

**Business Banking Statement**  
**March 31, 2018**  
 page 1 of 2

2286

T 81 0000 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)

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

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|                                  |                               |                     |
|----------------------------------|-------------------------------|---------------------|
| Key Business Silver Money Market | 2286                          |                     |
| CHARLTON FIRE DISTRICT #1        |                               |                     |
| APPARATUS CAPITAL RESERVE        |                               |                     |
|                                  | Beginning balance 2-28-18     | \$105,054.80        |
|                                  | Interest paid                 | +4.46               |
|                                  | <b>Ending balance 3-31-18</b> | <b>\$105,059.26</b> |

**Interest earned**

|                                       |         |
|---------------------------------------|---------|
| Annual percentage yield (APY) earned  | 0.05%   |
| Number of days this statement period  | 31      |
| Interest paid 3-30-18                 | \$4.46  |
| Interest earned this statement period | \$4.46  |
| Interest paid year-to-date            | \$12.95 |
| Interest earned (2017)                | \$37.85 |

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P.O. Box 94518  
Cleveland, Ohio 44101-4518

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**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> <table border="1"> <thead> <tr> <th>Check # or Date</th> <th>Amount</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr> <td colspan="2"><b>TOTAL → \$</b></td> </tr> </tbody> </table> | Check # or Date | Amount            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | <b>TOTAL → \$</b> |  | <p>5 List any deposits from your check register that are <i>not</i> shown on your statement.</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Amount</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr> <td colspan="2"><b>TOTAL → \$</b></td> </tr> </tbody> </table> | Date | Amount |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | <b>TOTAL → \$</b> |  |
|--|-----------------|-------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|-------------------|--|---|------|--------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|-------------------|--|
|  | Check # or Date | Amount            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
| <b>TOTAL → \$</b>  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
| Date   | Amount          |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
|  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
| <b>TOTAL → \$</b>  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
| <p>6 Enter ending balance shown on your statement.</p> <table border="1"> <tr> <td>\$</td> <td> </td> </tr> </table>   |                 | \$                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
| \$   |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
| <p>7 Add 5 and 6 and enter total here.</p> <table border="1"> <tr> <td>\$</td> <td> </td> </tr> </table>   |                 | \$                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
| \$   |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
| <p>8 Enter total from 4.</p> <table border="1"> <tr> <td>\$</td> <td> </td> </tr> </table>   |                 | \$                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
| \$   |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
| <p>9 Subtract 8 from 7 and enter difference here.</p> <table border="1"> <tr> <td>\$</td> <td> </td> </tr> </table>  |                 | \$                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
| \$   |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
| <p>This amount should agree with your check register balance.</p> <table border="1"> <tr> <td><b>TOTAL → \$</b></td> <td> </td> </tr> </table>   |                 | <b>TOTAL → \$</b> |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |
| <b>TOTAL → \$</b>  |                 |                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |   |      |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                   |  |

10:43 PM

04/01/18

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 2286 APPARATUS, Period Ending 03/31/2018**

---

|                                   | <u>Mar 31, 18</u>        |
|-----------------------------------|--------------------------|
| Beginning Balance                 | 105,054.80               |
| Cleared Transactions              |                          |
| Deposits and Credits - 1 item     | 4.46                     |
| Total Cleared Transactions        | <u>4.46</u>              |
| Cleared Balance                   | <u><u>105,059.26</u></u> |
| Register Balance as of 03/31/2018 | 105,059.26               |
| Ending Balance                    | 105,059.26               |



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

**Business Banking Statement**  
**March 31, 2018**  
 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

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|                                      |       |                               |
|--------------------------------------|-------|-------------------------------|
| Key Business Silver Money Market Svc | 02294 |                               |
| CHARLTON FIRE DISTRICT #1            |       | Beginning balance 2-28-18     |
| EQUIPMENT CAPITAL RESERVES           |       | \$130,219.08                  |
|                                      |       | Interest paid                 |
|                                      |       | +5.53                         |
|                                      |       | <b>Ending balance 3-31-18</b> |
|                                      |       | <b>\$130,224.61</b>           |

**Interest earned**

|                                       |         |
|---------------------------------------|---------|
| Annual percentage yield (APY) earned  | 0.05%   |
| Number of days this statement period  | 31      |
| Interest paid 3-30-18                 | \$5.53  |
| Interest earned this statement period | \$5.52  |
| Interest paid year-to-date            | \$16.05 |
| Interest earned (2017)                | \$62.77 |

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

- 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.

Form with 4 numbered steps for balancing the account, including tables for check registers and calculation boxes for totals and ending balances.

10:43 PM

04/01/18

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 2294 EQUIPMENT, Period Ending 04/01/2018**

---

|                                   | <u>Apr 1, 18</u>         |
|-----------------------------------|--------------------------|
| Beginning Balance                 | 130,219.08               |
| Cleared Transactions              |                          |
| Deposits and Credits - 1 item     | <u>5.53</u>              |
| Total Cleared Transactions        | <u>5.53</u>              |
| Cleared Balance                   | <u><u>130,224.61</u></u> |
| Register Balance as of 04/01/2018 | 130,224.61               |
| Ending Balance                    | 130,224.61               |



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

**Business Banking Statement**  
**March 31, 2018**  
 page 1 of 2

12302

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

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|                                       |                               |                    |
|---------------------------------------|-------------------------------|--------------------|
| Key Business Silver Money Market Svgs | 2302                          |                    |
| CHARLTON FIRE DISTRICT #1             |                               |                    |
| EMERGENCY REPAIR RESERVES             |                               |                    |
|                                       | Beginning balance 2-28-18     | \$25,056.78        |
|                                       | Interest paid                 | +1.06              |
|                                       | <b>Ending balance 3-31-18</b> | <b>\$25,057.84</b> |

**Interest earned**

|                                       |         |
|---------------------------------------|---------|
| Annual percentage yield (APY) earned  | 0.05%   |
| Number of days this statement period  | 31      |
| Interest paid 3-30-18                 | \$1.06  |
| Interest earned this statement period | \$1.06  |
| Interest paid year-to-date            | \$3.09  |
| Interest earned (2017)                | \$12.52 |





10:44 PM

04/01/18

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 2302 EMERGENCY, Period Ending 03/31/2018**

---

|                                   | <u>Mar 31, 18</u>       |
|-----------------------------------|-------------------------|
| Beginning Balance                 | 25,056.78               |
| Cleared Transactions              |                         |
| Deposits and Credits - 1 item     | <u>1.06</u>             |
| Total Cleared Transactions        | <u>1.06</u>             |
| Cleared Balance                   | <u><u>25,057.84</u></u> |
| Register Balance as of 03/31/2018 | 25,057.84               |
| Ending Balance                    | 25,057.84               |



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

**Business Banking Statement**  
**March 31, 2018**  
 page 1 of 2

2310

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

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|                                       |                               |                     |
|---------------------------------------|-------------------------------|---------------------|
| Key Business Silver Money Market Svgs | 2310                          |                     |
| CHARLTON FIRE DISTRICT #1             |                               |                     |
| CAPITAL IMPROVEMENTS RESERVES         |                               |                     |
|                                       | Beginning balance 2-28-18     | \$298,233.56        |
|                                       | Interest paid                 | +12.67              |
|                                       | <b>Ending balance 3-31-18</b> | <b>\$298,246.23</b> |

**Interest earned**

|                                       |          |
|---------------------------------------|----------|
| Annual percentage yield (APY) earned  | 0.05%    |
| Number of days this statement period  | 31       |
| Interest paid 3-30-18                 | \$12.67  |
| Interest earned this statement period | \$12.66  |
| Interest paid year-to-date            | \$36.77  |
| Interest earned (2017)                | \$122.63 |



10:45 PM

04/01/18

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 03/31/2018**

---

|                                   | <u>Mar 31, 18</u>        |
|-----------------------------------|--------------------------|
| Beginning Balance                 | 298,233.56               |
| Cleared Transactions              |                          |
| Deposits and Credits - 1 item     | <u>12.67</u>             |
| Total Cleared Transactions        | <u>12.67</u>             |
| Cleared Balance                   | <u><u>298,246.23</u></u> |
| Register Balance as of 03/31/2018 | 298,246.23               |
| Ending Balance                    | 298,246.23               |