

Charlton Fire District Meeting Minutes
May 3, 2016

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on May 3, 2016 at 7:02 p.m.

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

ABSENT: Bobby LeGere

1. Approval of Agenda

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

2. Approval of Minutes

Motion to approve last month's minutes made by Jeff Voigt and seconded by Kevin Loukes. 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: \$268,224.76
Payroll Account: \$23,238.22
Apparatus Capital Reserve: \$5,001.66
Equipment Capital Reserve: \$101,109.49
Emergency Capital Reserve: \$25,033.85
Capital Improvement Reserve: \$152,484.11
Total ending on May 1, 2016: \$575,092.09

Motion to pay outstanding bills was made by Jeff Voigt and seconded by Bob Rosa.
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. 18 calls for the month:
9-EMS
1-M/A Alarm
2-Fire alarm
1-Wires/Electrical
5-Brush fires

- b. Car 18 mileage as of 4/1 is 21,958 and car 18-0 mileage as of 3/1 is 51,123.
- c. Drills for May are posted on the board.
- d. New box from Knox is slated to be installed this week.
- e. Fire/Co2 extinguishers are out of date and cheaper to replace.
- f. CPR completed on 4/4 and 17 people attended.
- g. U183 is due for service and inspection.
- h. Hose for washing trucks is not working and will be replaced.
- i. 181 needs two hose adapters.
- j. Car 18-0 needs an inspection and oil change in May.
- k. CFD has been asked by West Charlton Fire Dept. to provide 24 hr mutual aid for them until further notice due to personnel issues within WCFD.
- l. Dean DeCapria presented purchase requests. (Motions under new business)

6. Committee Reports

- a. **Facilities Management (Dave Peters)**
See New Business
- b. **Apparatus and Equipment (Bob LeGere)**
See Chief's Report
- c. **Firematic Training and Fire Prevention Committee (Bob Rosa)**
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. **Code of Ethics Committee (Jeff Voigt)**
There is nothing to report at this time.

7. Unfinished Business

- a. D.A.Kenyon's lawn care bid was reviewed and approved.
- b. Officer qualification classes are full and will not be offered until fall. Extensions have been granted.
- c. Building inspection items are being worked on.

Motion to approve D.A. Kenyon's lawn care bid made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

8. New Business

- a. D.A. Kenyon requested permission to purchase new toilet paper holders.
- b. The Chief presented information on classes offered through Utica Insurance.

Motion to approve the D.A. Kenyon's request to purchase toilet paper holders made by Jeff Voigt and seconded by Kevin Loukes. Approved 4-0.

Motion to approve reimbursing CFD for banquet expenses for \$7419.93 made by Jeff Voigt and seconded by Bob Rosa. Approved 4-0.

Motion to approve the purchase of hose for truck bays from Snap-on for \$78.42 made by Jeff Voigt and seconded by Kevin Loukes. Approved 4-0.

Motion to approve the purchase of hose adapters from Darley for \$45.90 made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

9. Privilege of the Floor

10. Adjournment

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

5:41 PM
 05/02/16
 Cash Basis

CHARLTON FIRE DISTRICT #1
Profit & Loss
April 2016

	Apr 16	Mar 16	\$ Change
Income			
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS CHECKING	2.59	2.97	-0.38
INTEREST & EARNINGS OTHER ACCTS	11.64	12.00	-0.36
INTEREST & EARNINGS OPERATING	30.77	35.03	-4.26
Total A2401 INTEREST & EARNINGS	45.00	50.00	-5.00
Total Income	45.00	50.00	-5.00
Gross Profit	45.00	50.00	-5.00
Expense			
A9030.8 SOCIAL SECURITY			
MEDICARE EMPLOYER	33.35	33.35	0.00
FICA EMPLOYER	142.60	142.60	0.00
Total A9030.8 SOCIAL SECURITY	175.95	175.95	0.00
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
PERSONAL PROTECTIVE EQUIP	655.95	-88.00	743.95
Total EQUIPMENT	655.95	-88.00	743.95
Total A34102 FIRE, EQUIP & CAP OUTLAY	655.95	-88.00	743.95
A34101 FIRE PER SVC			
PERSONAL SERVICES			
MEDICARE EMPLOYEE	33.35	33.35	0.00
NYS INCOME TAX	116.40	0.00	116.40
FICA EMPLOYEE	142.60	142.60	0.00
FEDERAL INCOME TAX	188.00	188.00	0.00
SECRETARY WAGES	588.65	588.65	0.00
TREASURER WAGES	1,308.60	1,308.60	0.00
Total PERSONAL SERVICES	2,377.60	2,261.20	116.40
Total A34101 FIRE PER SVC	2,377.60	2,261.20	116.40
A34104 FIRE PROTECTION			
WEBSITE ADMINISTRATION	0.00	40.00	-40.00
PRINTING & SUPPLIES	0.00	275.00	-275.00
POSTAGE	0.00	59.78	-59.78
PHYSICAL FITNESS	0.00	100.00	-100.00
EMS SUPPLIES	0.00	172.00	-172.00
INTERIOR FIREFIGHTING FIT TRAIN	27.00	405.00	-378.00
BANK FEES	29.50	29.50	0.00
MISCELLANEOUS	34.05	211.99	-177.94
FOOD REIMBURSEMENTS	61.47	79.18	-17.71
WASTE DISPOSAL	61.90	61.90	0.00
FUEL - TRUCKS	124.51	152.65	-28.14
ELECTRIC & GAS	283.82	347.41	-63.59
TELEPHONE & CABLE	379.43	281.00	98.43
SCBA PACK TESTING	453.94	0.00	453.94
FUEL - BUILDING	726.17	0.00	726.17
BUILDING & GROUNDS MAINTENANCE	1,390.00	140.00	1,250.00
FOAM	1,430.00	0.00	1,430.00
EQUIPMENT MAINT/REPAIR	4,233.00	0.00	4,233.00
BUILDING & GROUNDS REPAIRS	9,795.82	533.73	9,262.09
INSURANCE	19,171.88	0.00	19,171.88
Total A34104 FIRE PROTECTION	38,202.49	2,889.14	35,313.35
Total Expense	41,411.99	5,238.29	36,173.70
Net Income	-41,366.99	-5,188.29	-36,178.70

Account Summary

CHARLTON FIRE DISTRICT #1

Deposit Summary

[collapse all...](#)

<u>Account Name</u>	<u>Account No.</u>	<u>Ledger Balance</u>	<u>Avail. Balance</u>
R8021 0712 OPERATING	xxxxxxxx0712	\$268,224.76	\$268,224.76
R8021 0720 PAYROLL	xxxxxxxx0720	\$23,238.22	\$23,238.22
R8021 2286 APPARATUS	xxxxxxxx2286	\$5,001.66	\$5,001.66
R8021 2294 EQUIPMENT	xxxxxxxx2294	\$101,109.49	\$101,109.49
R8021 2302 EMERGENCY	xxxxxxxx2302	\$25,033.85	\$25,033.85
R8021 2310 CAPITAL IMPROVEMENTS	xxxxxxxx2310	\$152,484.11	\$152,484.11
Totals:		\$575,092.09	\$575,092.09

statement delivery preferences.

5:41 PM

**CHARLTON FIRE DISTRICT #1
BANK ACCOUNT BALANCES**

Cash Basis

	<u>Apr 16</u>	<u>Apr 15</u>
R8021 0712 OPERATING	267,262.95	316,936.58
R8021 0720 PAYROLL	23,238.22	23,057.79
R8021 2286 APPARATUS	5,001.66	370,375.16
R8021 2294 EQUIPMENT	101,109.49	77,065.92
R8021 2302 EMERGENCY	25,033.85	25,021.31
R8021 2310 CAPITAL IMPROVEME...	152,484.11	123,766.19
TOTAL	<u>574,130.28</u>	<u>936,222.95</u>



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

Business Banking Statement
April 30, 2016
 page 1 of 3

0712

14 X 81 00014 R EM T1
 CHARLTON FIRE DISTRICT #1
 OPERATING ACCOUNT
 PO BOX 1369
 BALLSTON LAKE NY 12019-0369

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

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

KeyBank Business Interest Checking
 CHARLTON FIRE DISTRICT #1
 OPERATING ACCOUNT

0712

Beginning balance 3-31-16	\$306,082.62
22 Subtractions	-37,867.13
Interest paid	+30.77
Net fees and charges	-21.50
Ending balance 4-30-16	\$268,224.76

Subtractions

*Paper Checks * check missing from sequence*

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7506	4-8	\$16,841.87	7511	4-11	61.47	7516	4-18	655.95
7507	4-8	238.94	7512	4-8	215.00	7517	4-11	34.05
7508	4-11	100.51	7513	4-11	4,233.00	7518	4-11	169.02
7509	4-11	27.00	7514	4-14	1,430.00	*7520	4-11	1,250.00
7510	4-8	8,995.00	7515	4-22	24.00			
							Paper Checks Paid	\$36,275.81

Withdrawals	Date	Serial #	Location	Amount
	4-5		Bill Pay:Waste Connections 6910-1 Ib69Wzur	\$61.90
	4-5		Bill Pay:Time Warner Cable 106007 5Bz9Mzur	87.05
	4-5		Bill Pay:Verizon 518399 Sbt9Xzur	92.38
	4-5		Bill Pay:Kevin G Riehl N/A Xbg9Ozur	100.00
	4-5		Bill Pay:Dean DE Capria N/A Ebw9Vzur	100.00
	4-5		Bill Pay:Da Kenyon Enterpri Cfd #1 Yba9Lzur	140.00
	4-5		Bill Pay:National Grid-Niag 51564- Xbs9Lzur	283.82
	4-5		Bill Pay:Ferrellgas 511576 Ubq9Nzur	726.17
Total subtractions				\$37,867.13

0712 - 03290

2578

Business Banking Statement
April 30, 2016
page 2 of 3

0712

Interest earned

Annual percentage yield (APY) earned	0.13%
Number of days this statement period	30
Interest paid 4-29-16	\$30.77
Interest earned this statement period	\$30.76
Interest paid year-to-date	\$109.11

Fees and charges

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
4-8-16	Mar Kbo Manage Access (Monthly)	1	10.00	-\$10.00
4-29-16	Imaged Items With Statement Charge	1	3.50	-3.50
4-29-16	Duplicate Statement Service Charge	1	5.00	-5.00
4-29-16	Paper Statement Fee	1	3.00	-3.00
Fees and charges assessed this period				-\$21.50

9:46 PM

05/01/16

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0712 OPERATING, Period Ending 04/30/2016

	<u>Apr 30, 16</u>
Beginning Balance	306,082.62
Cleared Transactions	
Checks and Payments - 26 items	-37,888.63
Deposits and Credits - 1 Item	30.77
Total Cleared Transactions	<u>-37,857.86</u>
Cleared Balance	<u><u>268,224.76</u></u>
Uncleared Transactions	
Checks and Payments - 2 items	-961.81
Total Uncleared Transactions	<u>-961.81</u>
Register Balance as of 04/30/2016	<u><u>267,262.95</u></u>
Ending Balance	267,262.95

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0712 OPERATING, Period Ending 04/30/2016

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						306,082.62
Cleared Transactions						
Checks and Payments - 26 items						
Check	04/04/2016	7506	ADIRONDACK TRU...	X	-18,841.87	-18,841.87
Check	04/04/2016	7510	OVERHEAD DOOR ...	X	-8,995.00	-27,836.87
Check	04/04/2016	7513	THE KNOX COMPA...	X	-4,233.00	-32,069.87
Check	04/04/2016	7514	LA RUE ENTERPRI...	X	-1,430.00	-33,499.87
Check	04/04/2016	7520	JAMES CRAWFORD	X	-1,250.00	-34,749.87
Check	04/04/2016	7516	W.S. DARLEY & CO	X	-655.95	-35,405.82
Check	04/04/2016	7507	B-LANN EQUIPMENT	X	-238.94	-35,644.76
Check	04/04/2016	7512	B-LANN EQUIPMENT	X	-215.00	-35,859.76
Check	04/04/2016	7518	LOWE'S	X	-169.02	-36,028.78
Check	04/04/2016	7508	TOWN OF CHARLT...	X	-100.51	-36,129.29
Check	04/04/2016	7511	DEAN DECAPRIA	X	-61.47	-36,190.76
Check	04/04/2016	7517	FASNY FCU CARD...	X	-34.05	-36,224.81
Check	04/04/2016	7509	GIBBY'S FIT TESTI...	X	-27.00	-36,251.81
Check	04/04/2016	7515	LA RUE FARMS	X	-24.00	-36,275.81
Check	04/05/2016		FERRELLGAS	X	-726.17	-37,001.98
Check	04/05/2016		NATIONAL GRID	X	-283.82	-37,285.80
Check	04/05/2016		D.A. KENYON ENT...	X	-140.00	-37,425.80
Check	04/05/2016		DEAN DECAPRIA	X	-100.00	-37,525.80
Check	04/05/2016		KEVIN RIEHL	X	-100.00	-37,625.80
Check	04/05/2016		VERIZON	X	-92.38	-37,718.18
Check	04/05/2016		TIME WARNER CA...	X	-87.05	-37,805.23
Check	04/05/2016		COUNTY WASTE	X	-61.90	-37,867.13
Check	04/08/2016		KEYBANK	X	-10.00	-37,877.13
Check	04/29/2016		DUPLICATE STMT ...	X	-5.00	-37,882.13
Check	04/29/2016		IMAGED ITEMS WI...	X	-3.50	-37,885.63
Check	04/29/2016		PAPER STATEMEN...	X	-3.00	-37,888.63
Total Checks and Payments					-37,888.63	-37,888.63
Deposits and Credits - 1 item						
Deposit	04/29/2016		INTEREST PAYME...	X	30.77	30.77
Total Deposits and Credits					30.77	30.77
Total Cleared Transactions					-37,857.86	-37,857.86
Cleared Balance					-37,857.86	268,224.76
Uncleared Transactions						
Checks and Payments - 2 items						
Check	04/04/2016	7519	LITTLE FALLS LUM...		-631.80	-631.80
Check	04/04/2016	7521	NYSIF WORKERS ...		-330.01	-961.81
Total Checks and Payments					-961.81	-961.81
Total Uncleared Transactions					-961.81	-961.81
Register Balance as of 04/30/2016					-38,819.67	267,262.95
Ending Balance					-38,819.67	267,262.95



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

Business Banking Statement
April 30, 2016
 page 1 of 3

0720

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

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

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

KeyBank Business Interest Checking CHARLTON FIRE DISTRICT #1 PAYROLL ACCOUNT	0720	Beginning balance 3-31-16	\$25,797.18
		4 Subtractions	-2,553.55
		Interest paid	+2.59
		Net fees and charges	-8.00
		Ending balance 4-30-16	\$23,238.22

Subtractions

Withdrawals	Date	Serial #	Location	
	4-1		Bill Pay:First New York Fcu 108600 Ebw9Wjoi	\$588.65
	4-1		Bill Pay:Sunmark Federal Cr 124890 2Bw9Wjoi	1,308.60
	4-7		Direct Withdrawal, Irs Usat taxpymt	539.90
	4-25		Direct Withdrawal, Nys Dtf Wt Tax Paymnt	116.40
			Total subtractions	\$2,553.55

Interest earned

Annual percentage yield (APY) earned	0.13%
Number of days this statement period	30
Interest paid 4-29-16	\$2.59
Interest earned this statement period	\$2.59
Interest paid year-to-date	\$8.60

Fees and charges

Date	Quantity	Unit Charge	
4-29-16	1	5.00	-\$5.00

Business Banking Statement
April 30, 2016
page 2 of 3

0720

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

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
4-29-16	Paper Statement Fee	1	3.00	-3.00
Fees and charges assessed this period				-\$8.00

9:47 PM
05/01/16

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0720 PAYROLL, Period Ending 04/30/2016

	<u>Apr 30, 16</u>
Beginning Balance	25,797.18
Cleared Transactions	
Checks and Payments - 6 items	-2,561.55
Deposits and Credits - 1 item	2.59
Total Cleared Transactions	<u>-2,558.96</u>
Cleared Balance	<u>23,238.22</u>
Register Balance as of 04/30/2016	23,238.22
Ending Balance	23,238.22

9:47 PM

05/01/16

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0720 PAYROLL, Period Ending 04/30/2016

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						25,797.18
Cleared Transactions						
Checks and Payments - 6 Items						
Check	04/01/2016		ANDREW G. LA PA...	X	-1,308.60	-1,308.60
Check	04/01/2016		Sharon B Cronin	X	-588.65	-1,897.25
Check	04/07/2016		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	04/25/2016		DIRECT WITHDRA...	X	-116.40	-2,553.55
Check	04/29/2016		DUPLICATE STMT ...	X	-5.00	-2,558.55
Check	04/29/2016		PAPER STATEMEN...	X	-3.00	-2,561.55
Total Checks and Payments					-2,561.55	-2,561.55
Deposits and Credits - 1 Item						
Deposit	04/29/2016		INTEREST PAYME...	X	2.59	2.59
Total Deposits and Credits					2.59	2.59
Total Cleared Transactions					-2,558.96	-2,558.96
Cleared Balance					-2,558.96	23,238.22
Register Balance as of 04/30/2016					-2,558.96	23,238.22
Ending Balance					-2,558.96	23,238.22



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

Business Banking Statement
April 30, 2016
 page 1 of 2

2286

T 81 00000 R EM T1

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

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

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

Key Business Silver Money Market Svgs	2286	
CHARLTON FIRE DISTRICT #1		Beginning balance 3-31-16 \$5,001.45
APPARATUS CAPITAL RESERVE		Interest paid +0.21
		Ending balance 4-30-16 \$5,001.66

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 4-29-16	\$0.21
Interest earned this statement period	\$0.20
Interest paid year-to-date	\$0.83

2286 - 03290

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 44101-4825.

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

BALANCING YOUR ACCOUNT

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

INSTRUCTIONS

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

Enter into your check register and **SUBTRACT:**

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

Enter into your check register and **ADD:**

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

<p>4 List from your check register any checks or other deductions that are <i>not</i> shown on your statement.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Check # or Date</th> <th style="width: 85%;">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>TOTAL →</td> <td>\$</td> </tr> </tbody> </table>	Check # or Date	Amount																																	TOTAL →	\$	<p>5 List any deposits from your check register that are <i>not</i> shown on your statement.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 35%;">Date</th> <th style="width: 65%;">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>TOTAL →</td> <td>\$</td> </tr> </tbody> </table>	Date	Amount																									TOTAL →	\$
Check # or Date	Amount																																																																
TOTAL →	\$																																																																
Date	Amount																																																																
TOTAL →	\$																																																																
<p>6 Enter ending balance shown on your statement.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">\$</td> <td style="width: 20%;"> </td> </tr> </table>	\$		<p>7 Add 5 and 6 and enter total here.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">\$</td> <td style="width: 20%;"> </td> </tr> </table>	\$																																																													
\$																																																																	
\$																																																																	
<p>8 Enter total from 4.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">\$</td> <td style="width: 20%;"> </td> </tr> </table>	\$		<p>9 Subtract 8 from 7 and enter difference here.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">\$</td> <td style="width: 20%;"> </td> </tr> </table>	\$																																																													
\$																																																																	
\$																																																																	
<p>This amount should agree with your check register balance.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">TOTAL →</td> <td style="width: 10%;">\$</td> <td style="width: 50%;"> </td> </tr> </table>		TOTAL →	\$																																																														
TOTAL →	\$																																																																

9:47 PM

05/01/16

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2286 APPARATUS, Period Ending 04/30/2016

	<u>Apr 30, 16</u>
Beginning Balance	5,001.45
Cleared Transactions	
Deposits and Credits - 1 Item	<u>0.21</u>
Total Cleared Transactions	<u>0.21</u>
Cleared Balance	<u><u>5,001.66</u></u>
Register Balance as of 04/30/2016	5,001.66
Ending Balance	5,001.66



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

Business Banking Statement
April 30, 2016
page 1 of 2

2294

T 81 00000 R EM T1

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

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

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

Key Business Silver Money Market Svgs	2294	
CHARLTON FIRE DISTRICT #1		
EQUIPMENT CAPITAL RESERVES		
	Beginning balance 3-31-16	\$101,105.34
	Interest paid	+4.15
	Ending balance 4-30-16	\$101,109.49

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 4-29-16	\$4.15
Interest earned this statement period	\$4.14
Interest paid year-to-date	\$16.72

2294 - 03290

2581

9:48 PM
05/01/16

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2294 EQUIPMENT, Period Ending 05/01/2016

	<u>May 1, 16</u>
Beginning Balance	101,105.34
Cleared Transactions	
Deposits and Credits - 1 item	<u>4.15</u>
Total Cleared Transactions	<u>4.15</u>
Cleared Balance	<u><u>101,109.49</u></u>
Register Balance as of 05/01/2016	101,109.49
Ending Balance	101,109.49



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

Business Banking Statement
April 30, 2016
 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

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

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

Key Business Silver Money Market Svgs	2302	
CHARLTON FIRE DISTRICT #1		Beginning balance 3-31-16
EMERGENCY REPAIR RESERVES		\$25,032.82
		Interest paid
		+1.03
		Ending balance 4-30-16
		\$25,033.85

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 4-29-16	\$1.03
Interest earned this statement period	\$1.02
Interest paid year-to-date	\$4.14

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 44101-4825.

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

BALANCING YOUR ACCOUNT

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

INSTRUCTIONS

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

Enter into your check register and SUBTRACT:

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

Enter into your check register and ADD:

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

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

9:49 PM
05/01/16

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2302 EMERGENCY, Period Ending 04/30/2016

	<u>Apr 30, 16</u>
Beginning Balance	25,032.82
Cleared Transactions	
Deposits and Credits - 1 item	<u>1.03</u>
Total Cleared Transactions	<u>1.03</u>
Cleared Balance	<u><u>25,033.85</u></u>
Register Balance as of 04/30/2016	25,033.85
Ending Balance	25,033.85



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

Business Banking Statement
April 30, 2016
 page 1 of 2

2310

T 81 00000 R EM T1

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

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

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

Key Business Silver Money Market Svgs	2310	
CHARLTON FIRE DISTRICT #1		
CAPITAL IMPROVEMENTS RESERVES		
	Beginning balance 3-31-16	\$152,477.86
	Interest paid	+6.25
	Ending balance 4-30-16	\$152,484.11

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 4-29-16	\$6.25
Interest earned this statement period	\$6.24
Interest paid year-to-date	\$25.20

9:50 PM

05/01/16

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 04/30/2016

	<u>Apr 30, 16</u>
Beginning Balance	152,477.86
Cleared Transactions	
Deposits and Credits - 1 item	<u>6.25</u>
Total Cleared Transactions	<u>6.25</u>
Cleared Balance	<u>152,484.11</u>
Register Balance as of 04/30/2016	152,484.11
Ending Balance	152,484.11

5:50 PM
 05/02/16
 Cash Basis

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
 January through April 2016

	Jan - Apr 16	Budget	\$ Over Budget	% of Budget
Income				
A1001 REAL PROPERTY TAXES				
REAL PROPERTY TAXES	294,600.03	294,600.00	0.03	100.0%
Total A1001 REAL PROPERTY TAXES	294,600.03	294,600.00	0.03	100.0%
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS CHECKING	8.60	20.00	-11.40	43.0%
INTEREST & EARNINGS OPERATING	109.11	230.00	-120.89	47.4%
INTEREST & EARNINGS OTHER ACCTS	46.89	250.00	-203.11	18.8%
Total A2401 INTEREST & EARNINGS	164.60	500.00	-335.40	32.9%
A2665 SALES OF PROPERTY				
SALE OF EQUIPMENT	16,000.00			
Total A2665 SALES OF PROPERTY	16,000.00			
A5031 INTERFUND TRANSFERS				
INTERFUND TRANSFERS	0.00			
Total A5031 INTERFUND TRANSFERS	0.00			
Total Income	310,764.63	295,100.00	15,664.63	105.3%
Gross Profit	310,764.63	295,100.00	15,664.63	105.3%
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	752.00			
FICA EMPLOYEE	570.40			
MEDICARE EMPLOYEE	133.40			
NYS INCOME TAX	116.40			
SECRETARY WAGES	2,354.60	8,400.00	-6,045.40	28.0%
TREASURER WAGES	5,234.40	19,200.00	-13,965.60	27.3%
Total PERSONAL SERVICES	9,161.20	27,600.00	-18,438.80	33.2%
Total A34101 FIRE PER SVC	9,161.20	27,600.00	-18,438.80	33.2%

5:50 PM
 05/02/16
 Cash Basis

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
 January through April 2016

	Jan - Apr 16	Budget	\$ Over Budget	% of Budget
A34102 FIRE, EQUIP & CAP OUTLAY				
EQUIPMENT				
APPARATUS EQUIPMENT	2,844.26	1,000.00	1,844.26	284.4%
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	194.50	3,000.00	-2,805.50	6.5%
HOSE REPLACEMENT	1,352.50	1,000.00	352.50	135.3%
PERSONAL PROTECTIVE EQUIP	567.95	15,000.00	-14,432.05	3.8%
Total EQUIPMENT	4,959.21	22,000.00	-17,040.79	22.5%
Total A34102 FIRE, EQUIP & CAP OUTLAY	4,959.21	22,000.00	-17,040.79	22.5%
A34104 FIRE PROTECTION				
ANNUAL AUDIT	0.00	4,000.00	-4,000.00	0.0%
APPARATUS MAINT/REPAIR	966.89	15,000.00	-14,033.11	6.4%
ASSOCIATION DUES	225.00	300.00	-75.00	75.0%
BANK FEES	133.00	300.00	-167.00	44.3%
BUILDING & GROUNDS MAINTENANCE	1,945.50	4,800.00	-2,854.50	40.5%
BUILDING & GROUNDS REPAIRS	10,481.85	4,300.00	6,181.85	243.8%
COMMISSIONER TRAINING	0.00	500.00	-500.00	0.0%
DATA ENTRY-INCIDENT REPORTING	0.00	1,800.00	-1,800.00	0.0%
ELECTRIC & GAS	1,290.53	6,000.00	-4,709.47	21.5%
EMS SUPPLIES	172.00	4,000.00	-3,828.00	4.3%
EMS TRAINING	230.00	1,000.00	-770.00	23.0%
EQUIPMENT MAINT/REPAIR	4,640.00	1,000.00	3,640.00	464.0%
FIRE PREVENTION	0.00	3,000.00	-3,000.00	0.0%
FIREFIGHTER PHYSICAL EXAMS	5,880.00	7,000.00	-1,120.00	84.0%
FIREFIGHTER TRAINING	0.00	3,000.00	-3,000.00	0.0%
FIREMATIC & REHAB SUPPLIES	0.00	1,200.00	-1,200.00	0.0%
FOAM	1,430.00	250.00	1,180.00	572.0%
FOOD REIMBURSEMENTS	140.65	500.00	-359.35	28.1%
FUEL - BUILDING	1,969.05	5,000.00	-3,030.95	39.4%
FUEL - TRUCKS	565.23	6,000.00	-5,434.77	9.4%
HOSE/LADDER TESTING	463.70	1,200.00	-736.30	38.6%
INSPECTION OF DEPARTMENT	0.00	6,500.00	-6,500.00	0.0%
INSURANCE	19,171.88	20,000.00	-828.12	95.9%
INTERIOR FIREFIGHTING FIT TRAIN	432.00	900.00	-468.00	48.0%
LEGAL SERVICES	0.00	5,000.00	-5,000.00	0.0%
MISCELLANEOUS	1,976.04	500.00	1,476.04	395.2%
PAGER REPAIR BATTERIES	0.00	1,000.00	-1,000.00	0.0%
PHYSICAL FITNESS	400.00	1,500.00	-1,100.00	26.7%
POSTAGE	319.63	400.00	-80.37	79.9%
PRINTING & SUPPLIES	465.44	1,000.00	-534.56	46.5%
PUBLIC NOTICES	5.16	200.00	-194.84	2.6%
SCBA PACK TESTING	453.94	1,000.00	-546.06	45.4%
TELEPHONE & CABLE	1,620.02	4,000.00	-2,379.98	40.5%
WASTE DISPOSAL	247.60	800.00	-552.40	31.0%

5:50 PM

05/02/16

Cash Basis

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
 January through April 2016

	Jan - Apr 16	Budget	\$ Over Budget	% of Budget
WATER	463.24	600.00	-136.76	77.2%
WEBSITE ADMINISTRATION	60.00	400.00	-340.00	15.0%
Total A34104 FIRE PROTECTION	56,148.35	113,950.00	-57,801.65	49.3%
A9030.8 SOCIAL SECURITY				
FICA EMPLOYER	570.40	1,800.00	-1,229.60	31.7%
MEDICARE EMPLOYER	133.40	400.00	-266.60	33.4%
Total A9030.8 SOCIAL SECURITY	703.80	2,200.00	-1,496.20	32.0%
A9901.9 INTERFUND TRANSFERS				
TO APPARATUS CAPITAL RESERVES	0.00	50,000.00	-50,000.00	0.0%
TO CAPITAL IMPROVEMENT RESERVES	0.00	55,350.00	-55,350.00	0.0%
TO EQUIPMENT CAPITAL RESERVES	0.00	24,000.00	-24,000.00	0.0%
TO PAYROLL ACCOUNT	0.00			
Total A9901.9 INTERFUND TRANSFERS	0.00	129,350.00	-129,350.00	0.0%
Total Expense	70,972.56	295,100.00	-224,127.44	24.1%
Net Income	239,792.07	0.00	239,792.07	100.0%