

**Charlton Fire District Meeting Minutes**  
**February 5, 2013**

**PUBLIC MEETING:** The public meeting of the Charlton Fire District was called to order on February 5, 2013 at 7:05 p.m.

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

**ABSENT:** Bob Rosa, Dave Peters, Terry Hannigan

**1. Approval of Agenda**

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

**2. Approval of Minutes**

Motion to approve last month's minutes for both the Organizational Meeting and Commissioners Meeting was made by Jeff Voigt and seconded by Bobby LeGere. Approved 3-0.

**3. Chairman's Report**

- a. Chairman read annual Officers Reception Invitation.
- b. Letter/check from Stericycle was received. We received a check for 1,894.53 from Stericycle. This was a settlement between NYS and Stericycle for improperly billing customers rate increases who had fixed contracts.
- c. C.T. Male check to CFD for 1,232.65 was received. This was a reissued check to CFD from February 2010.

**4. Treasurer's Report**

- a. Treasurer's Report presented by Andy LaPatra.
- b. Review and audit of bills.
- c. Operating Account: \$459,933.72  
Payroll Account: \$453.20  
Apparatus Capital Reserve: \$24,993.38  
Equipment Capital Reserve: \$24,994.82  
Emergency Capital Reserve: \$24,993.26  
Capital Improvement Reserve: \$43,637.30  
**Total ending on February 1, 2013: \$579,005.68**

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

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

Motion to approve Treasurer's request to transfer \$30,000 from operating account to payroll account made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

#### 5. Chief's Report

- a. Kevin Riehl presented Chief's Report. 16 calls for the month:
  - 8-EMS
  - 2-Smoke conditions
  - 2-Mutual Aid
  - 2-Wires down
  - 2-MVA
- b. Interior firefighters fit testing is all done.
- c. Cell phone plan with Verizon for Chief and Assistant Chief has been established. Nextel account has been closed.
- d. Chief got quotes from Lowes for two large residential stoves/hoods for firehouse kitchen. Estimate for stoves/hoods and remodel will be about \$2500.
- e. Garrison Fire Equipment brought up a demo pumper truck for the truck committee to look at.
- f. Inventory was done for department.
- e. Assistant Chief Dyer presented purchase requests.(Motions under New Business)

#### 7. Committee Reports

- a. **Facilities Management:**
  - Nothing to report at this time.
- b. **Emergency Vehicles:**
  - Bob LeGere reported that all is good with vehicles.
- c. **Staff Relations:**
  - Nothing to report at this time.
- d. **Inventory:**
  - Jeff Voigt reported that District inventory will be done in near future.

#### 8. Unfinished Business

- a. RFPs from interested auditors were presented and discussed. There were three. Further information is needed, so decision has been tabled until next month.
- b. Dave Peters discussed CPA bill with Cusack firm. A new bill was submitted to District for \$1,395.00 rather than \$1,895.00.
- c. Reimbursement for Verizon cell phone plans was discussed. Chief and Assistant Chief will be reimbursed \$100.00 each per month.

Motion to approve tabling discussion on RFPs made by Jeff Voigt and seconded by Bobby LeGere. Approved 3-0.

Motion to approve reimbursing the Chief and Assistant Chief \$100.00 per month made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

## **9. New Business**

- a. A request for \$150.00 to purchase janitorial supplies was made.
- b. Stericycle contract was reviewed. Chief will look into alternative options.
- c. Board discussed the distribution of 2% funds into Reserve Accounts. \$65,000 will be transferred to the Capital Improvement Reserve Account. \$295,000 will be transferred to the Apparatus Capital Reserve Account. \$28,000 will be transferred to the Equipment Capital Reserve Account.

Motion to approve request for \$150.00 to purchase janitorial supplies made by Jeff Voigt and seconded by Bobby LeGere. Approved 3-0.

Motion to approve purchasing six helmets from B-Lann for \$1835.00 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve purchasing three masks from B-Lann for \$570.00 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve purchasing six sets of boots, hoods & gloves from MES for \$2270.00 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve purchasing six sets of turnout jackets and pants from MES for \$10,440.00 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve purchasing headlight bulb from NAPA for \$6.99 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve purchasing rehab supplies from BJs for \$98.06 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve Dennis Pokrzywka's physical fitness reimbursement of \$100.00 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

## **10. Privilege of the Floor**

Chairman addressed questions presented by resident

## **11. Signing of vouchers**

## **12. Adjournment**

Motion to adjourn made by Jeff Voigt and seconded by Bobby LeGere at 9:00 p.m.  
Approved 3-0.

2:23 PM  
02/04/13  
Cash Basis

**CHARLTON FIRE DISTRICT #1**  
**Profit & Loss**  
January 2013

	<u>Jan 13</u>
<b>Income</b>	
<b>A2401 INTEREST &amp; EARNINGS</b>	
INTEREST & EARNINGS CHECKING	0.02
INTEREST & EARNINGS OPERATING	60.42
INTEREST & EARNINGS OTHER ACCTS	5.03
<b>Total A2401 INTEREST &amp; EARNINGS</b>	<u>65.47</u>
<b>Total Income</b>	<u>65.47</u>
<b>Gross Profit</b>	65.47
<b>Expense</b>	
<b>A34101 FIRE PER SVC</b>	
PERSONAL SERVICES	
SECRETARY WAGES	588.65
TREASURER WAGES	1,408.60
<b>Total PERSONAL SERVICES</b>	<u>1,997.25</u>
<b>Total A34101 FIRE PER SVC</b>	1,997.25
<b>A34104 FIRE PROTECTION</b>	
APPARATUS REPAIR	1,279.85
ASSOCIATION DUES	75.00
BUILDING & GROUNDS MAINTENANCE	413.46
ELECTRIC & GAS	390.56
EMS DATA ENTRY PACKAGE	1,548.00
FUEL - BUILDING	2,046.68
HEALTH & MEDICAL	66.74
MISCELLANEOUS	109.40
PHYSICAL FITNESS	385.67
POSTAGE	210.00
PRINTING & SUPPLIES	72.97
PUBLIC NOTICES	3.87
TELEPHONE & CABLE	261.67
WEBSITE ADMINISTRATION	20.00
<b>Total A34104 FIRE PROTECTION</b>	<u>6,883.87</u>
<b>Total Expense</b>	<u>8,881.12</u>
<b>Net Income</b>	<u><u>-8,815.65</u></u>



## Account Summary

### CHARLTON FIRE DISTRICT #1

#### Deposit Summary

[collapse all...](#)

<u>Account Name</u>	<u>Account No.</u>	<u>Ledger Balance</u>	<u>Avail. Balance</u>
R8021 0712 OPERATING	xxxxxxxx0712	\$459,933.72	\$459,933.72
R8021 0720 PAYROLL	xxxxxxxx0720	\$453.20	\$453.20
R8021 2286 APPARATUS	xxxxxxxx2286	\$24,993.38	\$24,993.38
R8021 2294 EQUIPMENT	xxxxxxxx2294	\$24,994.82	\$24,994.82
R8021 2302 EMERGENCY	xxxxxxxx2302	\$24,993.26	\$24,993.26
R8021 2310 CAPITAL IMPROVEMENTS	xxxxxxxx2310	\$43,637.30	\$43,637.30
<b>Totals:</b>		<b>\$579,005.68</b>	<b>\$579,005.68</b>

statement delivery preferences.

10:58 AM

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

Cash Basis

	<u>Jan 13</u>
R8021 0712 OPERATING	459,733.72
R8021 0720 PAYROLL	453.20
R8021 2286 APPARATUS	24,993.38
R8021 2294 EQUIPMENT	24,994.82
R8021 2302 EMERGENCY	24,993.26
R8021 2310 CAPITAL IMPROVEMENTS	43,637.30
<b>TOTAL</b>	<u><u>578,805.68</u></u>



KeyBank  
 P.O. Box 22114  
 Albany, NY 12201-2114

**Business Banking Statement**  
**January 31, 2013**  
 page 1 of 6

0712

11 X 0081 00011 R EM T1

**CHARLTON FIRE DISTRICT #1  
 OPERATING ACCOUNT  
 786 CHARLTON RD  
 CHARLTON NY 12019-2804**

**Questions or comments?**  
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**KeyNotes**

**NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE COVERAGE FOR  
 NONINTEREST-BEARING TRANSACTION ACCOUNTS**

*By operation of federal law, beginning January 1, 2013, funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.*

*For more information about FDIC insurance coverage of noninterest-bearing transaction accounts, visit [www.fdic.gov/deposit/deposits/unlimited/expiration.html](http://www.fdic.gov/deposit/deposits/unlimited/expiration.html). Please read and retain this important information about FDIC Insurance Coverage with your account disclosures and agreements.*

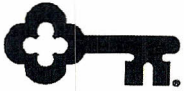
**IMPORTANT NOTICE ABOUT CHANGES TO YOUR AGREEMENT FOR SMALL BUSINESS DEBIT CARD  
 AND ELECTRONIC FUNDS TRANSFER SERVICES**

*The following revisions will be made amending the Agreement for Small Business Debit Card and Electronic Funds Transfer Services provided to you when you opened your KeyBank Account, as amended. All changes will be effective February 23, 2013. Section 4. TYPES OF AVAILABLE TRANSACTIONS AND LIMITS ON TRANSACTIONS INITIATED USING YOUR CARD. (a) Account Access. will be revised to include additional information about restrictions on use of your Card. KeyBank will restrict use of your Card in any jurisdiction or country where such use would be contrary to applicable law or regulation, or which is identified as presenting a high risk of fraud. Please call 1-800-KEY2YOU for the current list of countries where transactions are restricted.*

*Section 4. TYPES OF AVAILABLE TRANSACTIONS AND LIMITS ON TRANSACTIONSS INITIATED*

0712 - 03290





10712

**KeyNotes (con't)**

*USING YOUR CARD. (b) Limits on Dollar Amount of Card Transactions. will be revised to reflect changes to the Daily POS Purchase and Daily PIN/POS Purchase limits. There will be a new combined Daily Signature/PIN Purchase limit of \$10,000 for your KeyBank Business Debit MasterCard or your KeyBank Business Rewards Debit Mastercard.*

*Section 6. TERMINATION OF YOUR CARD. will be revised by adding the following sentence after the fifth sentence in this section: We may close or not reissue your ATM or Debit Card if there has not been any activity on the Card for 12 months.*

*Please read and retain this important information with all of your Account opening Agreements and Disclosures.*

**Please see the end of the statement for important information about the following:**  
 Important information about the KeyBank Rewards Program and changes to the KeyBank Rewards Program Terms and Conditions..

**KeyBank Business Interest Checking . 10712**  
 CHARLTON FIRE DISTRICT #1  
 OPERATING ACCOUNT

Beginning balance 12-31-12	\$466,544.17
1 Addition	+7.55
20 Subtractions	-6,654.37
Interest paid	+52.87
Net fees and charges	-16.50
<b>Ending balance 1-31-13</b>	<b>\$459,933.72</b>

**Additions**

Deposits	Date	Serial #	Source	
	1-4		Deposit Branch 0081 New York	\$7.55
<b>Total additions</b>				<b>\$7.55</b>

**Subtractions**

*Paper Checks - \* check missing from sequence*

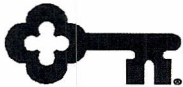
Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7048	1-7	\$1,279.85	7052	1-10	85.67	*7058	1-24	29.00
7049	1-16	100.00	7053	1-14	75.00	7059	1-25	35.00
7050	1-9	1,548.00	7054	1-7	210.00	7060	1-25	15.90
7051	1-9	72.97	7055	1-17	3.87			

**Paper Checks Paid \$3,455.26**

Withdrawals	Date	Serial #	Location	
	1-3		Bill Pay:Martin Petroleum Cfd #1 Jbrbcqif	\$774.06
	1-3		Bill Pay:Da Kenyon Enterpri Cfd #1 4Bobrqif	413.46
	1-3		Bill Pay:National Grid-Niag 51564-3010 Wb6B9Qif	390.56

0712 - 03290





0712

**Subtractions**

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	1-3		Bill Pay:Sprint Pcs 217605088 Ub5Bqgdf	105.62
	1-3		Bill Pay:Verizon 5183991967 Nbx7Qdf	86.03
	1-3		Bill Pay:Time Warner Cable 1060074469 Db6Bjgdf	70.02
	1-3		Bill Pay:Stericycle, Inc 8001579 Hb2Beqdf	66.74
	1-3		Bill Pay:Atypica Cvfd-10616 Ybwb2Qdf	20.00
	1-7		Bill Pay:Martin Petroleum Cfd #1 Sbczbzqwg	1,272.62
			<b>Total subtractions</b>	<b>\$6,654.37</b>

**Interest earned**

Annual percentage yield (APY) earned	0.14%
Number of days this statement period	31
Interest paid 1-31-13	\$52.87
Interest earned this statement period	\$52.87
Interest paid year-to-date	\$52.87
Interest earned (2012)	\$188.13

**Fees and charges**

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
1-9-13	Dec Kbo Manage Access (Monthly)	1	10.00	-\$10.00
1-31-13	Imaged Items With Statement Charge	1	3.50	-3.50
1-31-13	Paper Statement Fee	1	3.00	-3.00
	<b>Fees and charges assessed this period</b>			<b>-\$16.50</b>

1:58 PM

02/04/13

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 0712 OPERATING, Period Ending 01/31/2013**

	<u>Jan 31, 13</u>
<b>Beginning Balance</b>	466,544.17
<b>Cleared Transactions</b>	
Checks and Payments - 23 items	-6,670.87
Deposits and Credits - 2 items	60.42
<b>Total Cleared Transactions</b>	<u>-6,610.45</u>
<b>Cleared Balance</b>	<u><u>459,933.72</u></u>
<b>Uncleared Transactions</b>	
Checks and Payments - 2 items	-200.00
<b>Total Uncleared Transactions</b>	<u>-200.00</u>
<b>Register Balance as of 01/31/2013</b>	<u><u>459,733.72</u></u>
<b>Ending Balance</b>	459,733.72

2:03 PM

02/04/13

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
**R8021 0712 OPERATING, Period Ending 01/31/2013**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						466,544.17
<b>Cleared Transactions</b>						
<b>Checks and Payments - 23 Items</b>						
Check	01/03/2013	7050	EMERGENCY REP...	X	-1,548.00	-1,548.00
Check	01/03/2013	7048	BALLSTON LAKE ...	X	-1,279.85	-2,827.85
Check	01/03/2013	BILLP...	MARTIN PETROLI...	X	-774.06	-3,601.91
Check	01/03/2013	BILLP...	D.A. KENYON ENT...	X	-413.46	-4,015.37
Check	01/03/2013	BILLP...	NATIONAL GRID	X	-390.56	-4,405.93
Check	01/03/2013	7054	POSTMASTER	X	-210.00	-4,615.93
Check	01/03/2013	BILLP...	SPRINT	X	-105.62	-4,721.55
Check	01/03/2013	7049	BILL HEILMAN	X	-100.00	-4,821.55
Check	01/03/2013	BILLP...	VERIZON	X	-86.03	-4,907.58
Check	01/03/2013	7052	DUANE RABIDEAU	X	-85.67	-4,993.25
Check	01/03/2013	7053	AFDSNY	X	-75.00	-5,068.25
Check	01/03/2013	7051	FASNY FCU CARD...	X	-72.97	-5,141.22
Check	01/03/2013	BILLP...	TIME WARNER CA...	X	-70.02	-5,211.24
Check	01/03/2013	BILLP...	STERICYCLE, INC.	X	-66.74	-5,277.98
Check	01/03/2013		ATYPICA	X	-20.00	-5,297.98
Check	01/07/2013	BILLP...	MARTIN PETROLI...	X	-1,272.62	-6,570.60
Check	01/09/2013	7059	ELEANOR CRONIN	X	-35.00	-6,605.60
Check	01/09/2013	7058	FIRE ENGINEERING	X	-29.00	-6,634.60
Check	01/09/2013	7060	PERSONNEL CON...	X	-15.90	-6,650.50
Check	01/09/2013		KEYBANK	X	-10.00	-6,660.50
Check	01/09/2013	7055	THE GAZETTE	X	-3.87	-6,664.37
Check	01/31/2013		IMAGED ITEMS WI...	X	-3.50	-6,667.87
Check	01/31/2013		PAPER STATEME...	X	-3.00	-6,670.87
<b>Total Checks and Payments</b>					<b>-6,670.87</b>	<b>-6,670.87</b>
<b>Deposits and Credits - 2 items</b>						
Deposit	01/04/2013	DEP...	Deposit	X	7.55	7.55
Deposit	01/31/2013		INTEREST PAYME...	X	52.87	60.42
<b>Total Deposits and Credits</b>					<b>60.42</b>	<b>60.42</b>
<b>Total Cleared Transactions</b>					<b>-6,610.45</b>	<b>-6,610.45</b>
<b>Cleared Balance</b>					<b>-6,610.45</b>	<b>459,933.72</b>
<b>Uncleared Transactions</b>						
<b>Checks and Payments - 2 items</b>						
Check	01/09/2013	7056	AARON DYER		-100.00	-100.00
Check	01/09/2013	7057	MARK KOWALSKI		-100.00	-200.00
<b>Total Checks and Payments</b>					<b>-200.00</b>	<b>-200.00</b>
<b>Total Uncleared Transactions</b>					<b>-200.00</b>	<b>-200.00</b>
<b>Register Balance as of 01/31/2013</b>					<b>-6,810.45</b>	<b>459,733.72</b>
<b>Ending Balance</b>					<b>-6,810.45</b>	<b>459,733.72</b>



0720

KeyNotes (con't)

USING YOUR CARD. (b) Limits on Dollar Amount of Card Transactions. will be revised to reflect changes to the Daily POS Purchase and Daily PIN/POS Purchase limits. There will be a new combined Daily Signature/PIN Purchase limit of \$10,000 for your KeyBank Business Debit MasterCard or your KeyBank Business Rewards Debit Mastercard.

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KeyBank Business Interest Checking

CHARLTON FIRE DISTRICT#1  
PAYROLL ACCOUNT

Beginning balance 12-31-12	\$2,463.43
2 Subtractions	-1,997.25
Interest paid	+0.02
Net fees and charges	-13.00
<b>Ending balance 1-31-13</b>	<b>\$453.20</b>

Subtractions

Withdrawals	Date	Serial #	Location	
	1-3		Bill Pay:Sunmark Federal Cr 1248900193 Tb4Baqdf	\$1,408.60
	1-3		Bill Pay:First New York Fcu 1086000435 Lb7Bcqdf	588.65
<b>Total subtractions</b>				<b>\$1,997.25</b>

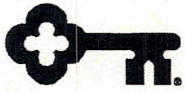
Interest earned

Annual percentage yield (APY) earned	0.04%
Number of days this statement period	31
Interest paid 1-31-13	\$0.02
Interest earned this statement period	\$0.02
Interest paid year-to-date	\$0.02
Interest earned (2012)	\$0.84

Fees and charges

Date		Quantity	Unit Charge	
1-31-13	Paper Statement Fee	1	3.00	-\$3.00





**Business Banking Statement**  
**January 31, 2013**  
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0720

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

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
1-31-13	Service Charge	1	10.00	-10.00
<b>Fees and charges assessed this period</b>				<b>-\$13.00</b>

0720 - 03290

14815

2:09 PM  
02/04/13

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 0720 PAYROLL, Period Ending 01/31/2013**

	<u>Jan 31, 13</u>
<b>Beginning Balance</b>	2,463.43
<b>Cleared Transactions</b>	
Checks and Payments - 4 items	-2,010.25
Deposits and Credits - 1 item	<u>0.02</u>
<b>Total Cleared Transactions</b>	<u>-2,010.23</u>
<b>Cleared Balance</b>	<u><b>453.20</b></u>
<b>Register Balance as of 01/31/2013</b>	453.20
<b>New Transactions</b>	
Checks and Payments - 1 item	<u>-439.90</u>
<b>Total New Transactions</b>	<u>-439.90</u>
<b>Ending Balance</b>	<u><u><b>13.30</b></u></u>

2:09 PM

02/04/13

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
**R8021 0720 PAYROLL, Period Ending 01/31/2013**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						2,463.43
<b>Cleared Transactions</b>						
<b>Checks and Payments - 4 items</b>						
Check	01/03/2013	BILLP...	Andrew G La Patra	X	-1,408.60	-1,408.60
Check	01/03/2013	BILLP...	Sharon B Cronin	X	-588.65	-1,997.25
Check	01/31/2013		KEYBANK	X	-10.00	-2,007.25
Check	01/31/2013		PAPER STATEME...	X	-3.00	-2,010.25
Total Checks and Payments					-2,010.25	-2,010.25
<b>Deposits and Credits - 1 item</b>						
Deposit	01/31/2013		INTEREST PAYME...	X	0.02	0.02
Total Deposits and Credits					0.02	0.02
Total Cleared Transactions					-2,010.23	-2,010.23
Cleared Balance					-2,010.23	453.20
Register Balance as of 01/31/2013					-2,010.23	453.20
<b>New Transactions</b>						
<b>Checks and Payments - 1 item</b>						
Check	02/15/2013	BILLP...	DIRECT WITHDRA...		-439.90	-439.90
Total Checks and Payments					-439.90	-439.90
Total New Transactions					-439.90	-439.90
<b>Ending Balance</b>					<b>-2,450.13</b>	<b>13.30</b>



KeyBank  
P.O. Box 22114  
Albany, NY 12201-2114

**Business Banking Statement**  
**January 31, 2013**  
page 1 of 3

2286

T 0081 00000 R EM T1

**CHARLTON FIRE DISTRICT #1**  
**APPARATUS CAPITAL RESERVE**  
**786 CHARLTON RD**  
**CHARLTON NY 12019-2804**

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

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## KeyNotes

### **NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE COVERAGE FOR NONINTEREST-BEARING TRANSACTION ACCOUNTS**

By operation of federal law, beginning January 1, 2013, funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.

For more information about FDIC insurance coverage of noninterest-bearing transaction accounts, visit [www.fdic.gov/deposit/deposits/unlimited/expiration.html](http://www.fdic.gov/deposit/deposits/unlimited/expiration.html).

Please read and retain this important information about FDIC Insurance Coverage with your account disclosures and agreements.

### **IMPORTANT NOTICE ABOUT CHANGES TO YOUR AGREEMENT FOR SMALL BUSINESS DEBIT CARD AND ELECTRONIC FUNDS TRANSFER SERVICES**

The following revisions will be made amending the Agreement for Small Business Debit Card and Electronic Funds Transfer Services provided to you when you opened your KeyBank Account, as amended. All changes will be effective February 23, 2013. Section 4. TYPES OF AVAILABLE TRANSACTIONS AND LIMITS ON TRANSACTIONS INITIATED USING YOUR CARD. (a) Account Access. will be revised to include additional information about restrictions on use of your Card. KeyBank will restrict use of your Card in any jurisdiction or country where such use would be contrary to applicable law or regulation, or which is identified as presenting a high risk of fraud. Please call 1-800-KEY2YOU for the current list of countries where transactions are restricted.

Section 4. TYPES OF AVAILABLE TRANSACTIONS AND LIMITS ON TRANSACTIONS INITIATED





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**KeyNotes** (con't)

*USING YOUR CARD. (b) Limits on Dollar Amount of Card Transactions. will be revised to reflect changes to the Daily POS Purchase and Daily PIN/POS Purchase limits. There will be a new combined Daily Signature/PIN Purchase limit of \$10,000 for your KeyBank Business Debit MasterCard or your KeyBank Business Rewards Debit Mastercard.*

*Section 6. TERMINATION OF YOUR CARD. will be revised by adding the following sentence after the fifth sentence in this section: We may close or not reissue your ATM or Debit Card if there has not been any activity on the Card for 12 months.*

*Please read and retain this important information with all of your Account opening Agreements and Disclosures.*

**Key Business Silver Money Market Svgs**

CHARLTON FIRE DISTRICT #1  
 APPARATUS CAPITAL RESERVE

Beginning balance 12-31-12	\$24,992.32
Interest paid	+1.06
<b>Ending balance 1-31-13</b>	<b>\$24,993.38</b>

**Interest earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 1-31-13	\$1.06
Interest earned this statement period	\$1.06
Interest paid year-to-date	\$1.06
Interest earned (2012)	\$3.56

2:10 PM

02/04/13

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 2286 APPARATUS, Period Ending 01/31/2013**

	<u>Jan 31, 13</u>
Beginning Balance	24,992.32
Cleared Transactions	
Deposits and Credits - 1 item	1.06
Total Cleared Transactions	<u>1.06</u>
Cleared Balance	<u>24,993.38</u>
Register Balance as of 01/31/2013	24,993.38
Ending Balance	24,993.38



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**KeyNotes** (con't)

*USING YOUR CARD. (b) Limits on Dollar Amount of Card Transactions. will be revised to reflect changes to the Daily POS Purchase and Daily PIN/POS Purchase limits. There will be a new combined Daily Signature/PIN Purchase limit of \$10,000 for your KeyBank Business Debit MasterCard or your KeyBank Business Rewards Debit Mastercard.*

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**Key Business Silver Money Market Svgs**

CHARLTON FIRE DISTRICT #1  
 EQUIPMENT CAPITAL RESERVES

Beginning balance 12-31-12	\$24,993.76
Interest paid	+1.06
<b>Ending balance 1-31-13</b>	<b>\$24,994.82</b>

**Interest earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 1-31-13	\$1.06
Interest earned this statement period	\$1.06
Interest paid year-to-date	\$1.06
Interest earned (2012)	\$3.56

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02/04/13

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 2294 EQUIPMENT, Period Ending 02/01/2013**

	<u>Feb 1, 13</u>
Beginning Balance	24,993.76
Cleared Transactions	
Deposits and Credits - 1 item	1.06
Total Cleared Transactions	<u>1.06</u>
Cleared Balance	<u>24,994.82</u>
Register Balance as of 02/01/2013	24,994.82
Ending Balance	24,994.82





**KeyNotes** (con't)

*USING YOUR CARD. (b) Limits on Dollar Amount of Card Transactions. will be revised to reflect changes to the Daily POS Purchase and Daily PIN/POS Purchase limits. There will be a new combined Daily Signature/PIN Purchase limit of \$10,000 for your KeyBank Business Debit MasterCard or your KeyBank Business Rewards Debit Mastercard.*

*Section 6. TERMINATION OF YOUR CARD. will be revised by adding the following sentence after the fifth sentence in this section: We may close or not reissue your ATM or Debit Card if there has not been any activity on the Card for 12 months.*

*Please read and retain this important information with all of your Account opening Agreements and Disclosures.*

**Key Business Silver Money Market Svgs**

CHARLTON FIRE DISTRICT#1  
 EMERGENCY REPAIR RESERVES

Beginning balance 12-31-12	\$24,992.20
Interest paid	+1.06
<b>Ending balance 1-31-13</b>	<b>\$24,993.26</b>

**Interest earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 1-31-13	\$1.06
Interest earned this statement period	\$1.06
Interest paid year-to-date	\$1.06
Interest earned (2012)	\$3.56

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02/04/13

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 2302 EMERGENCY, Period Ending 02/01/2013**

	<u>Feb 1, 13</u>
<b>Beginning Balance</b>	24,992.20
<b>Cleared Transactions</b>	
<b>Deposits and Credits - 1 item</b>	<u>1.06</u>
<b>Total Cleared Transactions</b>	<u>1.06</u>
<b>Cleared Balance</b>	<u>24,993.26</u>
<b>Register Balance as of 02/01/2013</b>	<u>24,993.26</u>
<b>Ending Balance</b>	24,993.26



12310

**KeyNotes** (con't)

*USING YOUR CARD. (b) Limits on Dollar Amount of Card Transactions. will be revised to reflect changes to the Daily POS Purchase and Daily PIN/POS Purchase limits. There will be a new combined Daily Signature/PIN Purchase limit of \$10,000 for your KeyBank Business Debit MasterCard or your KeyBank Business Rewards Debit Mastercard.*

*Section 6. TERMINATION OF YOUR CARD. will be revised by adding the following sentence after the fifth sentence in this section: We may close or not reissue your ATM or Debit Card if there has not been any activity on the Card for 12 months.*

*Please read and retain this important information with all of your Account opening Agreements and Disclosures.*

**Key Business Silver Money Market Svgs**

CHARLTON FIRE DISTRICT#1

CAPITAL IMPROVEMENTS RESERVES

Beginning balance 12-31-12	\$43,635.45
Interest paid	+1.85
<b>Ending balance 1-31-13</b>	<b>\$43,637.30</b>

**Interest earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 1-31-13	\$1.85
Interest earned this statement period	\$1.85
Interest paid year-to-date	\$1.85
Interest earned (2012)	\$6.21

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02/04/13

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 01/31/2013**

	<u>Jan 31, 13</u>
Beginning Balance	43,635.45
Cleared Transactions	
Deposits and Credits - 1 item	1.85
Total Cleared Transactions	<u>1.85</u>
Cleared Balance	<u>43,637.30</u>
Register Balance as of 01/31/2013	43,637.30
Ending Balance	43,637.30



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02/05/13

Cash Basis

## CHARLTON FIRE DISTRICT #1 Profit & Loss Budget vs. Actual January 2013

	Jan 13	Budget	\$ Over Budget	% of Budget
<b>Income</b>				
A1001 REAL PROPERTY TAXES				
REAL PROPERTY TAXES	0.00	16,875.75	-16,875.75	0.0%
<b>Total A1001 REAL PROPERTY TAXES</b>	<b>0.00</b>	<b>16,875.75</b>	<b>-16,875.75</b>	<b>0.0%</b>
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS CHECKING	0.02			
INTEREST & EARNINGS OPERATING	80.42			
INTEREST & EARNINGS OTHER ACCTS	5.03	14.58	-9.55	34.5%
<b>Total A2401 INTEREST &amp; EARNINGS</b>	<b>65.47</b>	<b>14.58</b>	<b>50.89</b>	<b>449.0%</b>
A2770 UNCLASSIFIED				
OTHER UNCLASSIFIED	0.00	375.00	-375.00	0.0%
<b>Total A2770 UNCLASSIFIED</b>	<b>0.00</b>	<b>375.00</b>	<b>-375.00</b>	<b>0.0%</b>
A5031 INTERFUND TRANSFERS				
INTERFUND TRANSFERS	0.00	1,672.17	-1,672.17	0.0%
<b>Total A5031 INTERFUND TRANSFERS</b>	<b>0.00</b>	<b>1,672.17</b>	<b>-1,672.17</b>	<b>0.0%</b>
<b>Total Income</b>	<b>65.47</b>	<b>18,937.50</b>	<b>-18,872.03</b>	<b>0.3%</b>
<b>Gross Profit</b>	<b>65.47</b>	<b>18,937.50</b>	<b>-18,872.03</b>	<b>0.3%</b>
<b>Expense</b>				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
SECRETARY WAGES	588.65	700.00	-111.35	84.1%
TREASURER WAGES	1,408.60			
<b>Total PERSONAL SERVICES</b>	<b>1,997.25</b>	<b>700.00</b>	<b>1,297.25</b>	<b>285.3%</b>
PRIOR YEAR EXPENSES	0.00	1,600.00	-1,600.00	0.0%
<b>Total A34101 FIRE PER SVC</b>	<b>1,997.25</b>	<b>2,300.00</b>	<b>-302.75</b>	<b>86.8%</b>
A34102 FIRE, EQUIP & CAP OUTLAY				
EQUIPMENT				
APPARATUS EQUIPMENT	0.00	83.33	-83.33	0.0%
EMS EQUIPMENT	0.00	166.67	-166.67	0.0%
FIREFIGHTER EQUIPMENT	0.00	166.67	-166.67	0.0%
HOSE REPLACEMENT	0.00	41.67	-41.67	0.0%
MISCELLANEOUS EQUIPMENT	0.00	166.67	-166.67	0.0%
RADIOS	0.00	250.00	-250.00	0.0%
SCBA BOTTLE REPLACEMENT	0.00	125.00	-125.00	0.0%
SCBA PACK REPLACEMENT	0.00	166.67	-166.67	0.0%
TRAFFIC VESTS	0.00	62.50	-62.50	0.0%
TURNOUT GEAR	0.00	1,625.00	-1,625.00	0.0%
<b>Total EQUIPMENT</b>	<b>0.00</b>	<b>2,854.18</b>	<b>-2,854.18</b>	<b>0.0%</b>
<b>Total A34102 FIRE, EQUIP &amp; CAP OUTLAY</b>	<b>0.00</b>	<b>2,854.18</b>	<b>-2,854.18</b>	<b>0.0%</b>
A34104 FIRE PROTECTION				
2% FOREIGN INSURANCE REFUND	0.00	375.00	-375.00	0.0%
ALLIED WASTE	0.00	83.33	-83.33	0.0%
ANNUAL AUDIT	0.00	833.33	-833.33	0.0%
APPARATUS REPAIR	1,279.85	2,250.00	-970.15	56.9%
ASSOCIATION DUES	75.00	41.67	33.33	180.0%
BUILDING & GROUNDS MAINTENANCE	413.46	358.33	55.13	115.4%
BUILDING & GROUNDS REPAIRS	0.00	358.33	-358.33	0.0%
COMMISSIONER TRAINING	0.00	83.33	-83.33	0.0%
DATA ENTRY-INCIDENT REPORTING	0.00	141.67	-141.67	0.0%
ELECTRIC & GAS	390.56	416.67	-26.11	93.7%
EMS DATA ENTRY PACKAGE	1,548.00			
EMS SUPPLIES	0.00	333.33	-333.33	0.0%
EMS TRAINING	0.00	166.67	-166.67	0.0%
FIRE PREVENTION	0.00	291.67	-291.67	0.0%
FIREFIGHTER PHYSICAL EXAMS	0.00	750.00	-750.00	0.0%
FIREFIGHTER TRAINING	0.00	500.00	-500.00	0.0%
FOAM	0.00	41.67	-41.67	0.0%
FOOD REIMBURSEMENTS	0.00	125.00	-125.00	0.0%
FUEL - BUILDING	2,046.68	666.67	1,380.01	307.0%
FUEL - TRUCKS	0.00	500.00	-500.00	0.0%
HEALTH & MEDICAL	66.74			
HOSE TESTING	0.00	100.00	-100.00	0.0%
INSPECTION OF DEPARTMENT	0.00	541.67	-541.67	0.0%
INSURANCE	0.00	1,666.67	-1,666.67	0.0%
INTERIOR FIREFIGHTING FIT TRAIN	0.00	66.67	-66.67	0.0%
LEGAL SERVICES	0.00	1,000.00	-1,000.00	0.0%
MAINTENANCE SUPPLIES	0.00	25.00	-25.00	0.0%
MISCELLANEOUS	109.40			
PAGER REPAIR BATTERIES	0.00	41.67	-41.67	0.0%
PHYSICAL FITNESS	385.67	400.00	-14.33	96.4%
POSTAGE	210.00	33.33	176.67	630.1%
PRINTING & SUPPLIES	72.97	100.00	-27.03	73.0%
PUBLIC NOTICES	3.87	16.67	-12.80	23.2%
REHAB SUPPLIES	0.00	125.00	-125.00	0.0%
SCBA PACK TESTING	0.00	83.33	-83.33	0.0%
TELEPHONE & CABLE	261.67	291.67	-30.00	89.7%

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02/05/13

Cash Basis

**CHARLTON FIRE DISTRICT #1**  
**Profit & Loss Budget vs. Actual**  
**January 2013**

	<u>Jan 13</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
WATER	0.00	125.00	-125.00	0.0%
WEBSITE ADMINISTRATION	20.00	41.67	-21.67	48.0%
<b>Total A34104 FIRE PROTECTION</b>	<b>6,883.87</b>	<b>12,975.02</b>	<b>-6,091.15</b>	<b>53.1%</b>
A90301 SOCIAL SECURITY				
FICA EMPLOYER	0.00	150.00	-150.00	0.0%
MEDICARE EMPLOYER	0.00	33.33	-33.33	0.0%
<b>Total A90301 SOCIAL SECURITY</b>	<b>0.00</b>	<b>183.33</b>	<b>-183.33</b>	<b>0.0%</b>
A97106 DEBT PRINCIPAL, SERIAL B				
PRINCIPAL ON BONDS	0.00	625.00	-625.00	0.0%
<b>Total A97106 DEBT PRINCIPAL, SERIAL B</b>	<b>0.00</b>	<b>625.00</b>	<b>-625.00</b>	<b>0.0%</b>
<b>Total Expense</b>	<b>8,881.12</b>	<b>18,937.53</b>	<b>-10,056.41</b>	<b>46.9%</b>
<b>Net Income</b>	<b>-8,815.65</b>	<b>-0.03</b>	<b>-8,815.62</b>	<b>29,385,500.0%</b>