

Charlton Fire District Meeting Minutes
March 5, 2013

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on March 5, 2013 at 7:00 p.m.

PRESENT: Jeff Voigt (Chairman), Bobby LeGere, Bob Rosa Sharon Cronin (Secretary),
Andy La Patra (Treasurer)

ABSENT: Kevin Loukes, 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 made by Jeff Voigt and seconded by Bobby LeGere. Approved 3-0.

3. Chairman's Report

- a. Letter from Bank of Greene County.
- b. Letter from Ladies Auxiliary.

4. Treasurer's Report

- a. Treasurer's Report presented by Andy LaPatra.
- b. Review and audit of bills.
- c. Operating Account: \$235,011.17
Payroll Account: \$27,565.52
Apparatus Capital Reserve: \$320,003.63
Equipment Capital Reserve: \$52,996.66
Emergency Capital Reserve: \$24,994.22
Capital Improvement Reserve: \$108,641.03
Total ending on March 1, 2013: \$769,212.23

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

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

5. Chief's Report

- a. Kevin Riehl presented Chief's Report. 9 calls for the month:
 - 5-EMS
 - 1-Fire alarm
 - 1-Mutual Aid
 - 1-chimney fire
 - 1-CO
- b. Siren repair is done. It has to be painted and arrangements need to be made for Jim Crawford to set it back on the roof.
- c. Derek Swartz requested reimbursement for a training seminar he attended.
- d. The kitchen remodel is progressing nicely. Additional quotes for 5 burner stoves were presented and discussed.
- e. Chief Riehl asked the Board to approve new member, Emma VanVorst.
- f. CFD has been invited to participate in a couple of joint drills with East Glenville FD over the next few months.
- g. Assistant Chief Dyer presented purchase requests. (Motions under New Business)

Motion to approve the new CFD member, Emma VanVorst made by Jeff Voigt and seconded by Bobby Rosa. Approved 3-0.

7. Committee Reports

- a. **Facilities Management:**
 - Bulbs in the truck room need to be replaced. Old style bulbs are being phased out. Replacing entire fixture is being researched.
- b. **Emergency Vehicles:**
 - Assistant Chief's vehicle needs new front wheel bearings. Estimated cost for repairs is \$600.00. The radiator and hoses are leaking as well. Estimated cost for those repairs is \$1500.00.
- c. **Staff Relations:**
 - Nothing to report at this time.
- d. **Inventory:**
 - Nothing to report at this time.

8. Unfinished Business

- a. The Board discussed and approved a 5 year contract with Richard DiNolfo to complete the annual audit of the Charlton Fire District.

- b. The contract with Allied Waste was discussed. It expires in March of 2014. Allied Waste has agreed to lower their monthly fee from \$103.64 to \$91.71.
- c. The Stericycle account was discussed. The Assistant Chief is looking into disposing future waste with the ambulance service.
- d. Renewal of the current insurance policy was discussed. Purchasing Workers' Comp coverage for the District was also discussed and approved. The necessary paperwork will be completed and sent to Linda Flannigan as soon as possible.
- e. April's meeting date was changed to Tuesday, April 16th due to a conflict with some of the Board members.

Motion to approve 5 year CFD audit contract with Richard DiNolfo made by Jeff Voigt and seconded by Bobby LeGere. Approved 3-0.

Motion to approve price reduction with Allied Waste made by Jeff Voigt and seconded by Bobby LeGere. Approved 3-0.

Motion to approve the purchase of Workers' Comp Insurance made by Jeff Voigt and seconded by Bobby LeGere. Approved 3-0.

Motion to renew current insurance policy made by Jeff Voigt and Seconded by Bobby Rosa. Approved 3-0.

9. New Business

- a. Letter from ladies auxiliary requesting permission to use the fire house April 13th for a potluck dinner was presented and approved.
- b. Pete O'Brien presented a request to purchase an HD box for the firehouse. Further information is needed and will be presented at the next meeting.

Motion to approve the use of the fire house by the Ladies Auxiliary on April 13th made by Jeff Voigt and Seconded by Bobby LeGere. Approved 3-0.

Motion to approve purchasing one set of boots and gloves for \$357.00 made by Jeff Voigt and seconded by Bobby LeGere. Approved 3-0.

Motion to approve purchasing service award supplies for \$65.96 made by Jeff Voigt and seconded by Bobby LeGere. Approved 3-0.

Motion to approve Derek Swartz's training reimbursement of \$55.00 made by Jeff Voigt and seconded by Bobby LeGere. Approved 3-0.

Motion to approve purchase of oil change and tire rotation for car 18-0 made by Jeff Voigt and seconded by Bobby LeGere. Approved 3-0.

Motion to approve purchasing 4 halogen bulbs for \$24.56 made by Jeff Voigt and seconded by Bobby LeGere. Approved 3-0.

Motion to approve purchasing Spanner multi tool for \$218.88 made by Jeff Voigt and seconded by Bobby LeGere. Approved 3-0.

10. Privilege of the Floor

None

11. Signing of vouchers

12. Adjournment

Motion to adjourn made by Jeff Voigt and seconded by Bobby LeGere at 8:30 p.m.
Approved 3-0.

4:33 PM
03/05/13
Cash Basis

CHARLTON FIRE DISTRICT #1
Profit & Loss
February 2013

	<u>TOTAL</u>
Income	
A2401 INTEREST & EARNINGS	
INTEREST & EARNINGS CHECKING	2.37
INTEREST & EARNINGS OTHER ACCTS	16.78
INTEREST & EARNINGS OPERATING	30.15
Total A2401 INTEREST & EARNINGS	<u>49.30</u>
A2770 UNCLASSIFIED	
OTHER UNCLASSIFIED	3,127.18
Total A2770 UNCLASSIFIED	<u>3,127.18</u>
A1001 REAL PROPERTY TAXES	
REAL PROPERTY TAXES	202,509.07
Total A1001 REAL PROPERTY TAXES	<u>202,509.07</u>
Total Income	<u>205,685.55</u>
Gross Profit	205,685.55
Expense	
A34102 FIRE, EQUIP & CAP OUTLAY	
EQUIPMENT	
EMS EQUIPMENT	195.35
Total EQUIPMENT	<u>195.35</u>
Total A34102 FIRE, EQUIP & CAP OUTLAY	195.35
A90301 SOCIAL SECURITY	
MEDICARE EMPLOYER	66.70
FICA EMPLOYER	285.20
Total A90301 SOCIAL SECURITY	<u>351.90</u>
A34101 FIRE PER SVC	
PERSONAL SERVICES	
MEDICARE EMPLOYEE	66.70
FEDERAL INCOME TAX	176.00
FICA EMPLOYEE	285.20
SECRETARY WAGES	588.65
TREASURER WAGES	1,408.60
Total PERSONAL SERVICES	<u>2,525.15</u>
Total A34101 FIRE PER SVC	2,525.15
A34104 FIRE PROTECTION	
PUBLIC NOTICES	17.42
WEBSITE ADMINISTRATION	20.00
MISCELLANEOUS	29.50
HEALTH & MEDICAL	66.74
ASSOCIATION DUES	100.00
MAINTENANCE SUPPLIES	162.58
EMS SUPPLIES	171.00
TELEPHONE & CABLE	262.79
PHYSICAL FITNESS	520.00
WATER	522.03
PRINTING & SUPPLIES	745.21
ELECTRIC & GAS	751.53
ANNUAL AUDIT	1,395.00
FUEL - BUILDING	1,592.80
LEGAL SERVICES	5,850.00
Total A34104 FIRE PROTECTION	<u>12,206.60</u>
Total Expense	<u>15,279.00</u>
Net Income	<u><u>190,406.55</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	\$235,011.17	\$235,011.17
R8021 0720 PAYROLL	xxxxxxxx0720	\$27,565.52	\$27,565.52
R8021 2286 APPARATUS	xxxxxxxx2286	\$320,003.63	\$320,003.63
R8021 2294 EQUIPMENT	xxxxxxxx2294	\$52,996.66	\$52,996.66
R8021 2302 EMERGENCY	xxxxxxxx2302	\$24,994.22	\$24,994.22
R8021 2310 CAPITAL IMPROVEMENTS	xxxxxxxx2310	\$108,641.03	\$108,641.03
Totals:		\$769,212.23	\$769,212.23

statement delivery preferences.

11:49 AM

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

Cash Basis

	<u>Feb 13</u>
R8021 0712 OPERATING	235,011.17
R8021 0720 PAYROLL	27,565.52
R8021 2286 APPARATUS	320,003.63
R8021 2294 EQUIPMENT	52,996.66
R8021 2302 EMERGENCY	24,994.22
R8021 2310 CAPITAL IMPROVEMENTS	108,641.03
TOTAL	<u><u>769,212.23</u></u>



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

Business Banking Statement
February 28, 2013
page 1 of 5

00712

13 X 0081 00013 R EM T1
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT
786 CHARLTON RD
CHARLTON NY 12019-2804

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Call our Key Business Resource Center
1-888-KEY4BIZ (1-888-539-4249)

Enroll in Online Banking today at Key.com.
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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 00712
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT

Beginning balance 1-31-13	\$459,933.72
2 Additions	+205,636.25
27 Subtractions	-430,572.45
Interest paid	+30.15
Net fees and charges	-16.50
Ending balance 2-28-13	\$235,011.17

Additions

Deposits	Date	Serial #	Source	
	2-1		Deposit Branch 0081 New York	\$202,509.07
	2-5		Deposit Branch 0081 New York	3,127.18
Total additions				\$205,636.25

Subtractions

Paper Checks * check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7056	2-4	\$100.00	7064	2-7	17.42	7068	2-7	363.40
7057	2-12	100.00	7065	2-8	1,395.00	7069	2-12	5,850.00
*7061	2-12	106.86	7066	2-8	12.58	7070	2-12	522.03
7062	2-14	100.00	7067	2-8	520.00	7071	2-7	171.00
7063	2-11	274.95						

Paper Checks Paid \$9,533.24



0712

Subtractions

(cont)

Withdrawals	Date	Serial #	Location	
	2-5		Bill Pay:Martin Petroleum Cfd #1 9B7Biqou	\$1,592.80
	2-5		Bill Pay:National Grid-Niag 51564-3010 Abrbkqou	751.53
	2-5		Bill Pay:Da Kenyon Enterpri Cfd #1 lbwbaquu	150.00
	2-5		Bill Pay:Sprint Pcs 217605088 3Bqbyqou	105.44
	2-5		Bill Pay:Allied Waste 3-0964-001 Wbnbhqou	103.64
	2-5		Bill Pay:Allied Waste 3-0964-001 Dbub1Quu	91.71
	2-5		Bill Pay:Verizon 5183991967 7Bcbvqou	87.33
	2-5		Bill Pay:Time Warner Cable 1060074469 Jbrbmqou	70.02
	2-5		Bill Pay:Stericycle, Inc 8001579 Qbnblqou	66.74
	2-5		Bill Pay:Atypica Cvfd-10616 1B6B9Quu	20.00

Transfers	Date	Serial #	Destination	
	2-6		Trf To DDA 0000320813002286 3290	\$295,000.00
	2-6		Trf To DDA 0000320813002310 3290	65,000.00
	2-6		Trf To DDA 0000320811000720 3290	30,000.00
	2-6		Trf To DDA 0000320813002294 3290	28,000.00
Total subtractions				\$430,572.45

Interest earned

Annual percentage yield (APY) earned	0.14%
Number of days this statement period	28
Interest paid 2-28-13	\$30.15
Interest earned this statement period	\$30.15
Interest paid year-to-date	\$83.02
Interest earned (2012)	\$188.13

Fees and charges

Date		Quantity	Unit Charge	
2-8-13	Jan Kbo Manage Access (Monthly)	1	10.00	-\$10.00
2-28-13	Imaged Items With Statement Charge	1	3.50	-3.50
2-28-13	Paper Statement Fee	1	3.00	-3.00
Fees and charges assessed this period				-\$16.50



Important information about the KeyBank Rewards Program and changes to the KeyBank Rewards Program Terms and Conditions

Effective March 1, 2013, the following enhancements to the KeyBank Rewards program will be available and the KeyBank Rewards Terms and Conditions will be revised to reflect these changes. You are receiving this information and the revisions to the KeyBank Rewards Terms and Conditions because you have a Checking Account eligible to be enrolled in the KeyBank Relationship Rewards Program or may currently be enrolled or you may decide to enroll in the future.

Section VI. Airline Tickets & Travel Packages and section VII. Travel Voucher, will be deleted and replaced in their entirety. Section VI. will be retitled as VI. Airline, Hotel, Car Rental & Travel Packages and will describe the terms of use of the "Online Travel Booking Tool" with the following:

VI. Airline, Hotel, Car Rental & Travel Packages

1. Please review the complete rules and restrictions in the "Terms of Use" which govern your use of the Online Travel Booking Tool available at www.keybankrewards.com ("Travel Tool"). Use of the Travel Tool is subject to the Terms of Use and you must accept the Terms of Use before using the Travel Tool available on the website ("Website"). The Terms of Use are hereby incorporated by reference and made a part of the Program Rules. Customer agrees to be bound by the Terms of Use. Your use of the Travel Tool and www.keybankrewards.com for redemption of Rewards Points or purchase of travel components constitute your agreement to all terms, conditions, and notices. Please read these Terms of Use carefully before making any payment.
2. As used in the Terms of Use, "Customer," "you" "your" or "I" shall mean the person, persons or entities in whose name the Rewards Account is carried on the books of KeyBank and shall include the masculine and feminine genders and the plural as well as the singular wherever the context so permits. "Travel Services" means the third party provider of travel services through the Travel Tool. "Trip Charges" means any travel-related fees or redemption associated charges appearing on monthly card statements. "Travel Supplier" means the provider of services from the airline, hotel chain, car rental company, activity provider and/or travel insurance agency.
3. Travel Services acts only as agents for the passenger in regard to travel, whether by air, automobile, ship, or any other conveyance, and assume no liability for injury, damage, loss, accident, delay or irregularity, which may be caused due to defect in any vehicle, acts of God, war, riots, or for any company or person involved in conveying the passenger or in carrying out arrangements of the tour. Neither KeyBank nor Travel Services can accept any responsibility for losses or additional expenses due to delay or changes in schedules or other causes such as strikes. All such losses will be the responsibility of the passenger. The right is reserved to make minor adjustments in the itinerary. The right is reserved to cancel any trip prior to departure, in which case a full refund will constitute a full settlement of all liability. Neither KeyBank nor Travel Services is responsible for any lost or damaged luggage before, during or after travel. The issuance of vouchers or tickets shall be deemed to be consent to the above conditions. The airline concerned is not to be held liable for any act, omission, or event during the time passenger is not on board their craft. The services of any IATA or ARC carrier may be used in conjunction with these travel components. The passenger's tickets when issued shall constitute the sole contract between the airlines and the purchaser and/or passenger. All rates published in any venue are based on exchange rates and tariffs and are subject to change. All taxes, gratuities and portage charges are subject to deletions, additions or changes without notice. These items are not covered under the control of Travel Services or KeyBank, since changes in government regulations and labor agreements cannot always be anticipated in advance. Neither KeyBank nor Travel Services is responsible for any changes initiated by the passenger after departure. Neither KeyBank nor Travel Services is responsible for errors and/or omissions. The responsibility and liability of Travel Services, or KeyBank, do not extend to any party for any loss or damage caused by errors or omissions as a result of negligence, accident or any other cause.
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6. You agree to defend and indemnify TRAVEL SERVICES, KEYBANK, their respective affiliates, and/or their respective suppliers and any of their officers, directors, employees and agents from and against any claims, causes of action, demands, recoveries, losses, damages, fines, penalties or other costs or expenses of any kind or nature including but not limited to reasonable legal and accounting fees, brought by:

(I) you or on your behalf in excess of the liability described above; or

(II) by third parties as a result of

(a) your breach of these Program Rules, including, without limitation, the Terms of Use or the documents referenced herein;

(b) your violation of any law or the rights of a third party; or

(c) your use of the Travel Tool or www.keybankrewards.com.

7. As a condition of your use of the Travel Tool and/or www.keybankrewards.com, you warrant that you will not use the Travel Tool or www.keybankrewards.com for any purpose that is unlawful or prohibited by these terms, conditions, and notices.

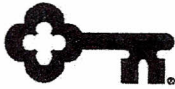
8. Each of Travel Services and KeyBank reserves the right to change the terms, conditions, and notices under which the Travel Tool and www.keybankrewards.com is offered.

9. KeyBank is not responsible for products or services offered by other companies.

Section VIII. Merchandise, will be re-numbered as section VII. Merchandise and section IX. Gift Certificates/Gift Cards will be re-numbered as section VIII. Gift Certificates/Gift Cards. There are no other changes to either of these sections.

If you have questions or need more information about the KeyBank Rewards Program, contact Client Services at the telephone number on this statement, visit your local branch, or contact your Relationship Manager.

Please read and retain this information with your KeyBank Rewards Program Terms and Conditions and your Account opening Agreements and Disclosures.



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.
2 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.
3 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 9 numbered instructions for balancing the account, including tables for check register entries and deposit entries, and a final total calculation box.

10:12 AM

03/05/13

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0712 OPERATING, Period Ending 02/28/2013

	<u>Feb 28, 13</u>
Beginning Balance	459,933.72
Cleared Transactions	
Checks and Payments - 30 items	-430,588.95
Deposits and Credits - 3 items	205,666.40
Total Cleared Transactions	<u>-224,922.55</u>
Cleared Balance	<u><u>235,011.17</u></u>
Register Balance as of 02/28/2013	235,011.17
Ending Balance	235,011.17

10:12 AM

03/05/13

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0712 OPERATING, Period Ending 02/28/2013

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						459,933.72
Cleared Transactions						
Checks and Payments - 30 items						
Check	01/09/2013	7057	MARK KOWALSKI	X	-100.00	-100.00
Check	01/09/2013	7056	AARON DYER	X	-100.00	-200.00
Check	02/05/2013	7069	HANNIGAN LAW FI...	X	-5,850.00	-6,050.00
Check	02/05/2013		MARTIN PETROLI...	X	-1,592.80	-7,642.80
Check	02/05/2013	7065	CUSACK & COMP...	X	-1,395.00	-9,037.80
Check	02/05/2013		NATIONAL GRID	X	-751.53	-9,789.33
Check	02/05/2013	7070	LINDA L. LARUE T...	X	-522.03	-10,311.36
Check	02/05/2013	7067	GIBBY'S FIT TESTI...	X	-520.00	-10,831.36
Check	02/05/2013	7068	CONSTRUCTIVE C...	X	-363.40	-11,194.76
Check	02/05/2013	7063	ELECTRONIC OFF...	X	-274.95	-11,469.71
Check	02/05/2013	7071	UNITED WELDING...	X	-171.00	-11,640.71
Check	02/05/2013		D.A. KENYON ENT...	X	-150.00	-11,790.71
Check	02/05/2013	7061	FASNY FCU CARD...	X	-106.86	-11,897.57
Check	02/05/2013		SPRINT	X	-105.44	-12,003.01
Check	02/05/2013		ALLIED WASTE	X	-103.64	-12,106.65
Check	02/05/2013	7062	ASSOCIATION OF ...	X	-100.00	-12,206.65
Check	02/05/2013		ALLIED WASTE	X	-91.71	-12,298.36
Check	02/05/2013		VERIZON	X	-87.33	-12,385.69
Check	02/05/2013		TIME WARNER CA...	X	-70.02	-12,455.71
Check	02/05/2013		STERICYCLE, INC.	X	-66.74	-12,522.45
Check	02/05/2013		ATYPICA	X	-20.00	-12,542.45
Check	02/05/2013	7064	THE GAZETTE	X	-17.42	-12,559.87
Check	02/05/2013	7066	D.A. KENYON ENT...	X	-12.58	-12,572.45
Transfer	02/06/2013		TRANSFER FROM ...	X	-295,000.00	-307,572.45
Transfer	02/06/2013		TRANSFER FROM ...	X	-65,000.00	-372,572.45
Transfer	02/06/2013		TRANSFER FROM ...	X	-30,000.00	-402,572.45
Transfer	02/06/2013			X	-28,000.00	-430,572.45
Check	02/08/2013		KEYBANK	X	-10.00	-430,582.45
Check	02/28/2013		IMAGED ITEMS WI...	X	-3.50	-430,585.95
Check	02/28/2013		PAPER STATEME...	X	-3.00	-430,588.95
Total-Checks and Payments					-430,588.95	-430,588.95
Deposits and Credits - 3 items						
Deposit	02/01/2013	DEP...	Deposit	X	202,509.07	202,509.07
Deposit	02/05/2013	DEP...	Deposit	X	3,127.18	205,636.25
Deposit	02/28/2013		INTEREST PAYME...	X	30.15	205,666.40
Total Deposits and Credits					205,666.40	205,666.40
Total Cleared Transactions					-224,922.55	-224,922.55
Cleared Balance					-224,922.55	235,011.17
Register Balance as of 02/28/2013					-224,922.55	235,011.17
Ending Balance					<u>-224,922.55</u>	<u>235,011.17</u>



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

Business Banking Statement
February 28, 2013
 page 1 of 5

10720

X 0081 00000 R EM T1

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

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.

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 10720
 CHARLTON FIRE DISTRICT #1
 PAYROLL ACCOUNT

Beginning balance 1-31-13	\$453.20
1 Addition	+30,000.00
4 Subtractions	-2,877.05
Interest paid	+2.37
Net fees and charges	-13.00
Ending balance 2-28-13	\$27,565.52

Additions

Transfer s	Date	Serial #	Source	
	2-6		Trf Fr DDA 0000320811000712 3290	\$30,000.00
Total additions				\$30,000.00

Subtractions

Withdrawals	Date	Serial #	Location	
	2-6		Bill Pay:Sunmark Federal Cr 1248900193 1Bhbzq5P	\$1,408.60
	2-6		Bill Pay:First New York Fcu 1086000435 2Bpbjq5P	588.65
	2-8		Direct Withdrawal, lrs Usat taxpymt	439.90
	2-15		Direct Withdrawal, lrs Usat taxpymt	439.90
Total subtractions				\$2,877.05

10720 - 03290



Business Banking Statement
February 28, 2013
page 2 of 5

0720

Interest earned

Annual percentage yield (APY) earned	0.13%
Number of days this statement period	28
Interest paid 2-28-13	\$2.37
Interest earned this statement period	\$2.36
Interest paid year-to-date	\$2.39
Interest earned (2012)	\$0.84

Fees and charges

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
2-28-13	Paper Statement Fee	1	3.00	-\$3.00
2-28-13	Service Charge	1	10.00	-10.00
Fees and charges assessed this period				-\$13.00

0720 - 03290

14798



Important information about the KeyBank Rewards Program and changes to the KeyBank Rewards Program Terms and Conditions

Effective March 1, 2013, the following enhancements to the KeyBank Rewards program will be available and the KeyBank Rewards Terms and Conditions will be revised to reflect these changes. You are receiving this information and the revisions to the KeyBank Rewards Terms and Conditions because you have a Checking Account eligible to be enrolled in the KeyBank Relationship Rewards Program or may currently be enrolled or you may decide to enroll in the future.

Section VI. Airline Tickets & Travel Packages and section VII. Travel Voucher, will be deleted and replaced in their entirety. Section VI. will be retitled as VI. Airline, Hotel, Car Rental & Travel Packages and will describe the terms of use of the "Online Travel Booking Tool" with the following:

VI. Airline, Hotel, Car Rental & Travel Packages

1. Please review the complete rules and restrictions in the "Terms of Use" which govern your use of the Online Travel Booking Tool available at www.keybankrewards.com ("Travel Tool"). Use of the Travel Tool is subject to the Terms of Use and you must accept the Terms of Use before using the Travel Tool available on the website ("Website"). The Terms of Use are hereby incorporated by reference and made a part of the Program Rules. Customer agrees to be bound by the Terms of Use. Your use of the Travel Tool and www.keybankrewards.com for redemption of Rewards Points or purchase of travel components constitute your agreement to all terms, conditions, and notices. Please read these Terms of Use carefully before making any payment.

2. As used in the Terms of Use, "Customer," "you" "your" or "I" shall mean the person, persons or entities in whose name the Rewards Account is carried on the books of KeyBank and shall include the masculine and feminine genders and the plural as well as the singular wherever the context so permits. "Travel Services" means the third party provider of travel services through the Travel Tool. "Trip Charges" means any travel-related fees or redemption associated charges appearing on monthly card statements. "Travel Supplier" means the provider of services from the airline, hotel chain, car rental company, activity provider and/or travel insurance agency.

3. Travel Services acts only as agents for the passenger in regard to travel, whether by air, automobile, ship, or any other conveyance, and assume no liability for injury, damage, loss, accident, delay or irregularity, which may be caused due to defect in any vehicle, acts of God, war, riots, or for any company or person involved in conveying the passenger or in carrying out arrangements of the tour. Neither KeyBank nor Travel Services can accept any responsibility for losses or additional expenses due to delay or changes in schedules or other causes such as strikes. All such losses will be the responsibility of the passenger. The right is reserved to make minor adjustments in the itinerary. The right is reserved to cancel any trip prior to departure, in which case a full refund will constitute a full settlement of all liability. Neither KeyBank nor Travel Services is responsible for any lost or damaged luggage before, during or after travel. The issuance of vouchers or tickets shall be deemed to be consent to the above conditions. The airline concerned is not to be held liable for any act, omission, or event during the time passenger is not on board their craft. The services of any IATA or ARC carrier may be used in conjunction with these travel components. The passenger's tickets when issued shall constitute the sole contract between the airlines and the purchaser and/or passenger. All rates published in any venue are based on exchange rates and tariffs and are subject to change. All taxes, gratuities and portage charges are subject to deletions, additions or changes without notice. These items are not covered under the control of Travel Services or KeyBank, since changes in government regulations and labor agreements cannot always be anticipated in advance. Neither KeyBank nor Travel Services is responsible for any changes initiated by the passenger after departure. Neither KeyBank nor Travel Services is responsible for errors and/or omissions. The responsibility and liability of Travel Services, or KeyBank, do not extend to any party for any loss or damage caused by errors or omissions as a result of negligence, accident or any other cause.

4. The Travel Tool may contain hyperlinks to web sites operated by parties other than KeyBank or Travel Services. Such hyperlinks are provided for your reference only. Neither Travel Services nor KeyBank controls such websites and neither is responsible for their contents or your use of them. The inclusion of hyperlinks to such websites does not imply any endorsement by Travel Services or KeyBank of the material on such websites or any association with their operators.

5. THE INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES PUBLISHED ON THE TRAVEL TOOL MAY INCLUDE INACCURACIES OR TYPOGRAPHICAL ERRORS. IN PARTICULAR, NEITHER CONNEXIONS LOYALTY TRAVEL SOLUTIONS NOR KEYBANK OR THEIR RESPECTIVE AFFILIATES GUARANTEE THE ACCURACY OF, AND DISCLAIM LIABILITY FOR INACCURACIES RELATING TO THE INFORMATION AND DESCRIPTION OF THE HOTEL, AIR, CRUISE, CAR AND OTHER TRAVEL PRODUCTS DISPLAYED ON THIS WEBSITE (INCLUDING, WITHOUT LIMITATION, PHOTOGRAPHS, LIST OF HOTEL AMENITIES, GENERAL PRODUCT DESCRIPTIONS, ETC.), MUCH OF WHICH INFORMATION IS PROVIDED BY THE RESPECTIVE SUPPLIERS. HOTEL RATINGS DISPLAYED ON THE TRAVEL TOOL ARE INTENDED AS ONLY GENERAL GUIDELINES, AND NEITHER KEYBANK NOR TRAVEL SERVICES OR THEIR RESPECTIVE AFFILIATES GUARANTEE THE ACCURACY OF THE RATINGS. CHANGES ARE PERIODICALLY ADDED TO THE INFORMATION HEREIN. TRAVEL SERVICES, ITS AFFILIATES, AND/OR THEIR RESPECTIVE SUPPLIERS MAY MAKE IMPROVEMENTS AND/OR CHANGES ON THE TRAVEL TOOL AT ANY TIME. NEITHER KEYBANK NOR TRAVEL SERVICES, THEIR RESPECTIVE AFFILIATES, AND/OR THEIR RESPECTIVE SUPPLIERS MAKE ANY REPRESENTATIONS ABOUT THE SUITABILITY OF THE INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES CONTAINED ON THE TRAVEL TOOL FOR ANY PURPOSE, AND THE INCLUSION OR OFFERING FOR SALE OF ANY PRODUCTS OR SERVICES ON THE TRAVEL TOOL DOES NOT CONSTITUTE ANY



ENDORSEMENT OR RECOMMENDATION OF SUCH PRODUCTS OR SERVICES BY KEYBANK OR TRAVEL SERVICES OR THEIR RESPECTIVE AFFILIATES. ALL SUCH INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND. KEYBANK, TRAVEL SERVICES, THEIR RESPECTIVE AFFILIATES, AND/OR THEIR RESPECTIVE SUPPLIERS HEREBY DISCLAIM ALL WARRANTIES AND CONDITIONS WITH REGARD TO THIS INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES, INCLUDING ALL IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NONINFRINGEMENT. THE CARRIERS, HOTELS AND OTHER SUPPLIERS PROVIDING TRAVEL OR OTHER SERVICES FOR TRAVEL SERVICES ARE INDEPENDENT CONTRACTORS AND NOT AGENTS OR EMPLOYEES OF TRAVEL SERVICES OR KEYBANK, OR THEIR RESPECTIVE AFFILIATES. NEITHER KEYBANK, TRAVEL SERVICES NOR THEIR RESPECTIVE AFFILIATES ARE LIABLE FOR THE ACTS, ERRORS, OMISSIONS, REPRESENTATIONS, WARRANTIES, BREACHES OR NEGLIGENCE OF ANY SUCH SUPPLIERS OR FOR ANY PERSONAL INJURIES, DEATH, PROPERTY DAMAGE, OR OTHER DAMAGES OR EXPENSES RESULTING THEREFROM. KEYBANK, TRAVEL SERVICES, AND THEIR RESPECTIVE AFFILIATES HAVE NO LIABILITY AND WILL MAKE NO REFUND IN THE EVENT OF ANY DELAY, CANCELLATION, OVERBOOKING, STRIKE, FORCE MAJEURE OR OTHER CAUSES BEYOND THEIR DIRECT CONTROL, AND THEY HAVE NO RESPONSIBILITY FOR ANY ADDITIONAL EXPENSE, OMISSIONS, DELAYS, RE-ROUTING OR ACTS OF ANY GOVERNMENT OR AUTHORITY. IN NO EVENT SHALL TRAVEL SERVICES, KEYBANK, AND THEIR RESPECTIVE AFFILIATES, AND/OR THEIR RESPECTIVE SUPPLIERS BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF, OR IN ANY WAY CONNECTED WITH, THE USE OF THE TRAVEL TOOL OR WWW.KEYBANKREWARDS.COM OR WITH THE DELAY OR INABILITY TO USE THE TRAVEL TOOL OR WWW.KEYBANKREWARDS.COM, OR FOR ANY INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES OBTAINED THROUGH THE TRAVEL TOOL OR WWW.KEYBANKREWARDS.COM, OR OTHERWISE ARISING OUT OF THE USE OF THE TRAVEL TOOL OR WWW.KEYBANKREWARDS.COM, WHETHER BASED ON CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE, EVEN IF TRAVEL SERVICES OR KEYBANK, OR THEIR RESPECTIVE AFFILIATES, AND/OR THEIR RESPECTIVE SUPPLIERS HAVE BEEN ADVISED OF THE POSSIBILITY OF DAMAGES. BECAUSE SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE ABOVE LIMITATION MAY NOT APPLY TO YOU.

6. You agree to defend and indemnify TRAVEL SERVICES, KEYBANK, their respective affiliates, and/or their respective suppliers and any of their officers, directors, employees and agents from and against any claims, causes of action, demands, recoveries, losses, damages, fines, penalties or other costs or expenses of any kind or nature including but not limited to reasonable legal and accounting fees, brought by:

- (I) you or on your behalf in excess of the liability described above; or
- (II) by third parties as a result of
 - (a) your breach of these Program Rules, including, without limitation, the Terms of Use or the documents referenced herein;
 - (b) your violation of any law or the rights of a third party; or
 - (c) your use of the Travel Tool or www.keybankrewards.com.

7. As a condition of your use of the Travel Tool and/or www.keybankrewards.com, you warrant that you will not use the Travel Tool or www.keybankrewards.com for any purpose that is unlawful or prohibited by these terms, conditions, and notices.

8. Each of Travel Services and KeyBank reserves the right to change the terms, conditions, and notices under which the Travel Tool and www.keybankrewards.com is offered.

9. KeyBank is not responsible for products or services offered by other companies.

Section VIII. Merchandise, will be re-numbered as section VII. Merchandise and section IX. Gift Certificates/Gift Cards will be re-numbered as section VIII. Gift Certificates/Gift Cards. There are no other changes to either of these sections.

If you have questions or need more information about the KeyBank Rewards Program, contact Client Services at the telephone number on this statement, visit your local branch, or contact your Relationship Manager.

Please read and retain this information with your KeyBank Rewards Program Terms and Conditions and your Account opening Agreements and Disclosures.



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.**
- 2. 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.
- 3. Enter into your check register and ADD:**
 - Deposits or other credits shown on your statement that you have *not* already entered.
 - The "Interest earned" shown on your statement, if any.

4 List from your check register any checks or other deductions that are <i>not</i> shown on your statement.		5 List any deposits from your check register that are <i>not</i> shown on your statement.	
Check # or Date	Amount	Date	Amount
TOTAL →	\$	TOTAL →	\$
6 Enter ending balance shown on your statement.		7 Add 5 and 6 and enter total here.	
\$		\$	
8 Enter total from 4.		9 Subtract 8 from 7 and enter difference here.	
\$		\$	
This amount should agree with your check register balance.			

10:49 AM

03/05/13

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0720 PAYROLL, Period Ending 02/28/2013

	<u>Feb 28, 13</u>
Beginning Balance	453.20
Cleared Transactions	
Checks and Payments - 6 items	-2,890.05
Deposits and Credits - 2 items	30,002.37
	<u>27,112.32</u>
Total Cleared Transactions	
Cleared Balance	<u><u>27,565.52</u></u>
Register Balance as of 02/28/2013	27,565.52
Ending Balance	27,565.52

10:03 AM

03/05/13

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0720 PAYROLL, Period Ending 02/28/2013

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						453.20
Cleared Transactions						
Checks and Payments - 6 items						
Check	02/06/2013		ANDREW G. LA P...	X	-1,408.60	-1,408.60
Check	02/06/2013		Sharon B Cronin	X	-588.65	-1,997.25
Check	02/08/2013		DIRECT WITHDRA...	X	-439.90	-2,437.15
Check	02/15/2013	BILLP...	DIRECT WITHDRA...	X	-439.90	-2,877.05
Check	02/28/2013		KEYBANK	X	-10.00	-2,887.05
Check	02/28/2013		PAPER STATEME...	X	-3.00	-2,890.05
Total Checks and Payments					-2,890.05	-2,890.05
Deposits and Credits - 2 items						
Transfer	02/06/2013		TRANSFER FROM ...	X	30,000.00	30,000.00
Deposit	02/28/2013		INTEREST PAYME...	X	2.37	30,002.37
Total Deposits and Credits					30,002.37	30,002.37
Total Cleared Transactions					27,112.32	27,112.32
Cleared Balance					27,112.32	27,565.52
Register Balance as of 02/28/2013					27,112.32	27,565.52
Ending Balance					27,112.32	27,565.52



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

Business Banking Statement
February 28, 2013
page 1 of 2

12286

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)

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	12286	
CHARLTON FIRE DISTRICT #1		
APPARATUS CAPITAL RESERVE		
	Beginning balance 1-31-13	\$24,993.38
	1 Addition	+295,000.00
	Interest paid	+10.25
	Ending balance 2-28-13	\$320,003.63

Additions

<i>Transfers</i>						
<i>s</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>			
	2-6		Trf Fr	DDA 0000320811000712	3290	\$295,000.00
			Total additions			\$295,000.00

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	28
Interest paid 2-28-13	\$10.25
Interest earned this statement period	\$10.25
Interest paid year-to-date	\$11.31
Interest earned (2012)	\$3.56

12286 - 03290

14799



CUSTOMER ACCOUNT DISCLOSURES

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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.

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ADV CR CARD - Advance from Credit Card

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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.
2 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.
3 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 sections 4-9 for balancing the account, including tables for Check #/Date vs Amount and Date vs Amount, and a final total section.

10:16 AM

03/05/13

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2286 APPARATUS, Period Ending 02/28/2013

	<u>Feb 28, 13</u>
Beginning Balance	24,993.38
Cleared Transactions	
Deposits and Credits - 2 items	295,010.25
Total Cleared Transactions	<u>295,010.25</u>
Cleared Balance	<u>320,003.63</u>
Register Balance as of 02/28/2013	320,003.63
Ending Balance	320,003.63

10:16 AM

03/05/13

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 2286 APPARATUS, Period Ending 02/28/2013

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						24,993.38
Cleared Transactions						
Deposits and Credits - 2 items						
Transfer	02/06/2013		TRANSFER FROM ...	X	295,000.00	295,000.00
Deposit	02/28/2013		INTEREST PAYME...	X	10.25	295,010.25
Total Deposits and Credits					<u>295,010.25</u>	<u>295,010.25</u>
Total Cleared Transactions					<u>295,010.25</u>	<u>295,010.25</u>
Cleared Balance					<u>295,010.25</u>	<u>320,003.63</u>
Register Balance as of 02/28/2013					<u>295,010.25</u>	<u>320,003.63</u>
Ending Balance					<u><u>295,010.25</u></u>	<u><u>320,003.63</u></u>



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

Business Banking Statement
February 28, 2013
page 1 of 2

2294

T 0081 00000 R EM T1

CHARLTON FIRE DISTRICT #1
EQUIPMENT CAPITAL RESERVES
786 CHARLTON RD
CHARLTON NY 12019-2804

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	Beginning balance 1-31-13	\$24,994.82
EQUIPMENT CAPITAL RESERVES	1 Addition	+28,000.00
	Interest paid	+1.84
	Ending balance 2-28-13	\$52,996.66

Additions

<i>Transfer</i>	<i>s</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>	
		2-6		Trf Fr DDA 0000320811000712 3290	\$28,000.00
Total additions					\$28,000.00

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	28
Interest paid 2-28-13	\$1.84
Interest earned this statement period	\$1.84
Interest paid year-to-date	\$2.90
Interest earned (2012)	\$3.56

2294 - 03290

14800



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:

- XFERTO 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.

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- The "Service charges", if any, shown on your statement.
3 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 9 numbered steps for balancing the account, including tables for check register and deposit/credit entries.

10:17 AM

03/05/13

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2294 EQUIPMENT, Period Ending 03/01/2013

	<u>Mar 1, 13</u>
Beginning Balance	24,994.82
Cleared Transactions	
Deposits and Credits - 2 items	<u>28,001.84</u>
Total Cleared Transactions	<u>28,001.84</u>
Cleared Balance	<u><u>52,996.66</u></u>
Register Balance as of 03/01/2013	52,996.66
Ending Balance	52,996.66

10:17 AM

03/05/13

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 2294 EQUIPMENT, Period Ending 03/01/2013

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						24,994.82
Cleared Transactions						
Deposits and Credits - 2 items						
Transfer	02/06/2013		TRANSFER FROM ...	X	28,000.00	28,000.00
Deposit	02/28/2013		INTEREST PAYME...	X	1.84	28,001.84
Total Deposits and Credits					<u>28,001.84</u>	<u>28,001.84</u>
Total Cleared Transactions					<u>28,001.84</u>	<u>28,001.84</u>
Cleared Balance					<u>28,001.84</u>	<u>52,996.66</u>
Register Balance as of 03/01/2013					<u>28,001.84</u>	<u>52,996.66</u>
Ending Balance					<u><u>28,001.84</u></u>	<u><u>52,996.66</u></u>



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

Business Banking Statement
February 28, 2013
 page 1 of 2

2302

T 0081 00000 R EM T1

CHARLTON FIRE DISTRICT #1
EMERGENCY REPAIR RESERVES
786 CHARLTON RD
CHARLTON NY 12019-2804

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

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

Key Business Silver Money Market Svgs :	2302	
CHARLTON FIRE DISTRICT #1		
EMERGENCY REPAIR RESERVES		
	Beginning balance 1-31-13	\$24,993.26
	Interest paid	+0.96
	Ending balance 2-28-13	\$24,994.22

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	28
Interest paid 2-28-13	\$0.96
Interest earned this statement period	\$0.95
Interest paid year-to-date	\$2.02
Interest earned (2012)	\$3.56

2302 - 03290

14801

10:18 AM

03/05/13

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2302 EMERGENCY, Period Ending 03/01/2013

	<u>Mar 1, 13</u>
Beginning Balance	24,993.26
Cleared Transactions	
Deposits and Credits - 1 item	0.96
Total Cleared Transactions	<u>0.96</u>
Cleared Balance	<u>24,994.22</u>
Register Balance as of 03/01/2013	24,994.22
Ending Balance	24,994.22



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

Business Banking Statement
February 28, 2013
 page 1 of 2

2310

T 0081 00000 R EM T1

CHARLTON FIRE DISTRICT #1
CAPITAL IMPROVEMENTS RESERVES
 786 CHARLTON RD
 CHARLTON NY 12019-2804

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

Key Business Silver Money Market Svg:	2310	
CHARLTON FIRE DISTRICT #1	Beginning balance 1-31-13	\$43,637.30
CAPITAL IMPROVEMENTS RESERVES	1 Addition	+65,000.00
	Interest paid	+3.73
	Ending balance 2-28-13	\$108,641.03

Additions

Transfer s	Date	Serial #	Source	
	2-6		Trf Fr DDA 0000320811000712 3290	\$65,000.00
Total additions				\$65,000.00

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	28
Interest paid 2-28-13	\$3.73
Interest earned this statement period	\$3.72
Interest paid year-to-date	\$5.58
Interest earned (2012)	\$6.21

12310 - 03290

14802



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

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Cleveland, Ohio 44101-4518

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- 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 9 numbered steps for balancing the account, including tables for check register entries and calculation steps (4-9).

10:22 AM

03/05/13

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 02/28/2013

	<u>Feb 28, 13</u>
Beginning Balance	43,637.30
Cleared Transactions	
Deposits and Credits - 2 items	<u>65,003.73</u>
Total Cleared Transactions	<u>65,003.73</u>
Cleared Balance	<u><u>108,641.03</u></u>
Register Balance as of 02/28/2013	108,641.03
Ending Balance	108,641.03

1:39 PM
 03/05/13
 Cash Basis

CHARLTON FIRE DISTRICT #1
PROFIT & LOSS vs ACTUAL
 January through February 2013

	Jan - Feb 13	Budget	% of Budget
Income			
A1001 REAL PROPERTY TAXES			
REAL PROPERTY TAXES	202,509.07	33,751.50	600.0%
Total A1001 REAL PROPERTY TAXES	202,509.07	33,751.50	600.0%
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS CHECKING	2.39		
INTEREST & EARNINGS OPERATING	83.02		
INTEREST & EARNINGS OTHER ACC...	21.81	29.16	74.8%
Total A2401 INTEREST & EARNINGS	107.22	29.16	367.7%
A2770 UNCLASSIFIED			
OTHER UNCLASSIFIED	3,127.18	750.00	417.0%
Total A2770 UNCLASSIFIED	3,127.18	750.00	417.0%
A5031 INTERFUND TRANSFERS			
INTERFUND TRANSFERS	0.00	3,344.34	0.0%
A5031 INTERFUND TRANSFERS - Other	7.55		
Total A5031 INTERFUND TRANSFERS	7.55	3,344.34	0.2%
Total Income	205,751.02	37,875.00	543.2%
Gross Profit	205,751.02	37,875.00	543.2%
Expense			
A34101 FIRE PER SVC			
PERSONAL SERVICES			
FEDERAL INCOME TAX	176.00		
FICA EMPLOYEE	285.20		
MEDICARE EMPLOYEE	66.70		
SECRETARY WAGES	1,177.30	1,400.00	84.1%
TREASURER WAGES	2,817.20		
Total PERSONAL SERVICES	4,522.40	1,400.00	323.0%
PRIOR YEAR EXPENSES	0.00	3,200.00	0.0%
Total A34101 FIRE PER SVC	4,522.40	4,600.00	98.3%
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
APPARATUS EQUIPMENT	0.00	166.66	0.0%
EMS EQUIPMENT	195.35	333.34	58.6%
FIREFIGHTER EQUIPMENT	0.00	333.34	0.0%
HOSE REPLACEMENT	0.00	83.34	0.0%
MISCELLANEOUS EQUIPMENT	0.00	333.34	0.0%
RADIOS	0.00	500.00	0.0%
SCBA BOTTLE REPLACEMENT	0.00	250.00	0.0%
SCBA PACK REPLACEMENT	0.00	333.34	0.0%
TRAFFIC VESTS	0.00	125.00	0.0%
TURNOUT GEAR	0.00	3,250.00	0.0%
Total EQUIPMENT	195.35	5,708.36	3.4%
Total A34102 FIRE, EQUIP & CAP OUTL...	195.35	5,708.36	3.4%
A34104 FIRE PROTECTION			
2% FOREIGN INSURANCE REFUND	0.00	750.00	0.0%
ALLIED WASTE	0.00	166.66	0.0%
ANNUAL AUDIT	1,395.00	1,666.66	83.7%
APPARATUS REPAIR	1,279.85	4,500.00	28.4%
ASSOCIATION DUES	175.00	83.34	210.0%
BUILDING & GROUNDS MAINTENANCE	413.46	716.66	57.7%
BUILDING & GROUNDS REPAIRS	0.00	716.66	0.0%
COMMISSIONER TRAINING	0.00	166.66	0.0%
DATA ENTRY-INCIDENT REPORTING	0.00	283.34	0.0%
ELECTRIC & GAS	1,142.09	833.34	137.0%
EMS DATA ENTRY PACKAGE	1,548.00		
EMS SUPPLIES	171.00	666.66	25.7%

1:39 PM
 03/05/13
 Cash Basis

CHARLTON FIRE DISTRICT #1
PROFIT & LOSS vs ACTUAL
 January through February 2013

	Jan - Feb 13	Budget	% of Budget
EMS TRAINING	0.00	333.34	0.0%
FIRE PREVENTION	0.00	583.34	0.0%
FIREFIGHTER PHYSICAL EXAMS	0.00	1,500.00	0.0%
FIREFIGHTER TRAINING	0.00	1,000.00	0.0%
FOAM	0.00	83.34	0.0%
FOOD REIMBURSEMENTS	0.00	250.00	0.0%
FUEL - BUILDING	3,639.48	1,333.34	273.0%
FUEL - TRUCKS	0.00	1,000.00	0.0%
HEALTH & MEDICAL	133.48		
HOSE TESTING	0.00	200.00	0.0%
INSPECTION OF DEPARTMENT	0.00	1,083.34	0.0%
INSURANCE	0.00	3,333.34	0.0%
INTERIOR FIREFIGHTING FIT TRAIN	0.00	133.34	0.0%
LEGAL SERVICES	5,850.00	2,000.00	292.5%
MAINTENACE SUPPLIES	162.58	50.00	325.2%
MISCELLANEOUS	138.90		
PAGER REPAIR BATTERIES	0.00	83.34	0.0%
PHYSICAL FITNESS	905.67	800.00	113.2%
POSTAGE	210.00	66.66	315.0%
PRINTING & SUPPLIES	818.18	200.00	409.1%
PUBLIC NOTICES	21.29	33.34	63.9%
REHAB SUPPLIES	0.00	250.00	0.0%
SCBA PACK TESTING	0.00	166.66	0.0%
TELEPHONE & CABLE	524.46	583.34	89.9%
WATER	522.03	250.00	208.8%
WEBSITE ADMINISTRATION	40.00	83.34	48.0%
Total A34104 FIRE PROTECTION	19,090.47	25,950.04	73.6%
A90301 SOCIAL SECURITY			
FICA EMPLOYER	285.20	300.00	95.1%
MEDICARE EMPLOYER	66.70	66.66	100.1%
Total A90301 SOCIAL SECURITY	351.90	366.66	96.0%
A97106 DEBT PRINCIPAL, SERIAL B			
PRINCIPAL ON BONDS	0.00	1,250.00	0.0%
Total A97106 DEBT PRINCIPAL, SERIAL...	0.00	1,250.00	0.0%
Total Expense	24,160.12	37,875.06	63.8%
Net Income	181,590.90	-0.06	-302,651,500.0%