

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

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

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

**ABSENT:** Bob Rosa, Dave Peters

**1. Approval of Agenda**

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

**2. Approval of Minutes**

Motion to approve last month's minutes made by Jeff Voigt and seconded by  
Kevin Loukes. Approved 3-0.

Motion to approve last month's Budget Hearing and Special Meeting minutes made by  
Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

**3. Chairman's Report**

The Chairman discussed the Gazette's article regarding the budget.

**4. Treasurer's Report**

- a. Treasurer's Report presented by Sharon Cronin.
- b. Review and audit of bills.
- c. Operating Account: \$139,215.21  
Payroll Account: \$7,709.00  
Apparatus Capital Reserve: \$320,111.05  
Equipment Capital Reserve: \$53,014.45  
Emergency Capital Reserve: \$25,002.61  
Capital Improvement Reserve: \$108,677.49  
Total ending on November 1, 2013: \$653,729.81

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

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

## **5. Chief's Report**

- a. Kevin Riehl presented Chief's Report. 10 calls for the month:
  - 4-EMS
  - 1-Fire alarm
  - 2-Stand by
  - 3-Service calls
- b. Annual physical and flu shots have been completed.
- c. CFD took part in Fire Prevention at Charlton Height Elementary.
- d. 18-4 went to VRS to have repairs done to the sub frame for the cab support.
- e. Trent Mitchell has returned to active duty with the fire police.
- f. Chief Riehl presented purchase requests. (Motions under new business)

## **7. Committee Reports**

- a. **Facilities Management:**  
Boiler was cleaned and inspected. Minor repairs were completed.
- b. **Emergency Vehicles:**  
Trucks are up to date with the exception of tire replacement for 18-2.
- c. **Staff Relations:**  
There is nothing to report at this time.
- d. **Inventory:**  
There is nothing to report at this time.

## **8. Unfinished Business**

- a. Reviewed 2014 snowplow bid from Crawford Excavating.
- b. Reviewed 2014 cleaning bid from D.A. Kenyon.

Motion to approve Crawford Excavating's 2014 snowplow bid for \$1,200 made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve D.A. Kenyon's 2014 cleaning bid for \$1,560 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

## **9. New Business**

- a. Adoption of the 2014 budget.
- b. Discussion on upcoming elections. Jeff Voigt is running for re election. It is a five year term.
- c. Approval of Resolution 004-2013 to require petitions and to appoint and compensate Chairman and Election Inspectors of the Charlton Fire District Board.
- d. Secretary made request to place legal notice in the Gazette for Annual Election.

- e. The Chiefs requested permission to purchase paper and ink for the new printer in the Chiefs' Office.
- f. The Board discussed repositioning the propane tank. Further information is needed.
- g. Officer qualifications were reviewed. Qualifications with the exception of NIMS will be relaxed through 2014.

Motion to adopt the 2014 budget made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve Resolution 004-2013 to require petitions and to appoint and compensate Chairman and Election Inspectors of the Charlton Fire District Board made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve Secretary to place a legal notice in the Gazette for Annual Election made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve the purchase of paper and ink for the new printer in the Chief's Office made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve relaxing officer qualifications with the exception of NIMS for 2014 made by Jeff Voigt and seconded by Bob Rosa. Approved 3-0.

Motion to approve pager repairs for \$178 made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve the purchase of traffic wands for \$300 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve the purchase of cleaning supplies and flares for \$701.79 made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve the purchase of rescue ropes and carabiners for \$274.43 made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve the purchase of airbag replacement kit for \$4200 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve the purchase of ID accountability system for \$1300 made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve the Scotia Linen bill of \$46.75 made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

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

There is nothing to report at this time.

#### **12. Adjournment**

Motion to adjourn made by Jeff Voigt and seconded by Kevin Loukes at 9:05 p.m.  
Approved 3-0.

11:01 PM  
 11/04/13  
 Cash Basis

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

	Oct 13	Sep 13	\$ Change
<b>Income</b>			
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS CHECKING	0.31	0.45	-0.14
INTEREST & EARNINGS OPERATING	16.21	16.15	0.06
INTEREST & EARNINGS OTHER ACCTS	21.53	20.82	0.71
<b>Total A2401 INTEREST &amp; EARNINGS</b>	<b>38.05</b>	<b>37.42</b>	<b>0.63</b>
<b>Total Income</b>	<b>38.05</b>	<b>37.42</b>	<b>0.63</b>
<b>Gross Profit</b>	<b>38.05</b>	<b>37.42</b>	<b>0.63</b>
<b>Expense</b>			
A90301 SOCIAL SECURITY			
MEDICARE EMPLOYER	33.35	33.35	0.00
FICA EMPLOYER	142.60	142.60	0.00
<b>Total A90301 SOCIAL SECURITY</b>	<b>175.95</b>	<b>175.95</b>	<b>0.00</b>
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
MISCELLANEOUS EQUIPMENT	219.98	1,906.20	-1,686.22
<b>Total EQUIPMENT</b>	<b>219.98</b>	<b>1,906.20</b>	<b>-1,686.22</b>
<b>Total A34102 FIRE, EQUIP &amp; CAP OUTLAY</b>	<b>219.98</b>	<b>1,906.20</b>	<b>-1,686.22</b>
A34101 FIRE PER SVC			
PERSONAL SERVICES			
MEDICARE EMPLOYEE	33.35	33.35	0.00
NYS INCOME TAX	116.40	0.00	116.40
FICA EMPLOYEE	142.60	142.60	0.00
FEDERAL INCOME TAX	188.00	188.00	0.00
SECRETARY WAGES	588.65	588.65	0.00
TREASURER WAGES	1,308.60	0.00	1,308.60
<b>Total PERSONAL SERVICES</b>	<b>2,377.60</b>	<b>952.60</b>	<b>1,425.00</b>
<b>Total A34101 FIRE PER SVC</b>	<b>2,377.60</b>	<b>952.60</b>	<b>1,425.00</b>
A34104 FIRE PROTECTION			
EMS SUPPLIES	0.00	542.30	-542.30
MAINTENANCE SUPPLIES	0.00	240.00	-240.00
POSTAGE	0.00	37.46	-37.46
WEBSITE ADMINISTRATION	40.00	0.00	40.00
BUILDING & GROUNDS REPAIRS	48.69	1,095.00	-1,046.31
PRINTING & SUPPLIES	93.99	22.56	71.43
PHYSICAL FITNESS	100.00	0.00	100.00
MISCELLANEOUS	117.44	19.50	97.94
ALLIED WASTE	183.42	0.00	183.42
BUILDING & GROUNDS MAINTENANCE	372.45	0.00	372.45
ELECTRIC & GAS	484.96	0.00	484.96
TELEPHONE & CABLE	569.04	253.82	315.22
FIREFIGHTER TRAINING	667.04	121.55	545.49
FUEL - BUILDING	690.00	0.00	690.00
APPARATUS MAINT/REPAIR	1,547.66	0.00	1,547.66
<b>Total A34104 FIRE PROTECTION</b>	<b>4,914.69</b>	<b>2,332.19</b>	<b>2,582.50</b>
<b>Total Expense</b>	<b>7,688.22</b>	<b>5,366.94</b>	<b>2,321.28</b>
<b>Net Income</b>	<b>-7,650.17</b>	<b>-5,329.52</b>	<b>-2,320.65</b>



KBO Home

Accounts

Payments &amp; Transfers

Receivables

## 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	\$139,215.21	\$139,215.21
R8021_0720_PAYROLL	xxxxxxxx0720	\$7,709.00	\$5,811.75
R8021_2286_APPARATUS	xxxxxxxx2286	\$320,111.05	\$320,111.05
R8021_2294_EQUIPMENT	xxxxxxxx2294	\$53,014.45	\$53,014.45
R8021_2302_EMERGENCY	xxxxxxxx2302	\$25,002.61	\$25,002.61
R8021_2310_CAPITAL IMPROVEMENTS	xxxxxxxx2310	\$108,677.49	\$108,677.49
<b>Totals:</b>		<b>\$653,729.81</b>	<b>\$651,832.56</b>

statement delivery preferences.

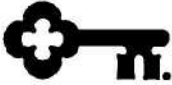
For assistance please call  
Have a suggestion? Give us a call.

11:00 PM

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

Cash Basis

	<u>Oct 13</u>
R8021 0712 OPERATING	139,166.52
R8021 0720 PAYROLL	7,709.00
R8021 2286 APPARATUS	320,111.05
R8021 2294 EQUIPMENT	53,014.45
R8021 2302 EMERGENCY	25,002.61
R8021 2310 CAPITAL IMPROVEMENTS	<u>108,677.49</u>
<b>TOTAL</b>	<u><u>653,681.12</u></u>



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

Business Banking Statement  
October 31, 2013  
page 1 of 3

10712

14 X 0081 00014 R EM T1  
CHARLTON FIRE DISTRICT #1  
OPERATING 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.

**KeyNotes**

*Don't be a victim of fraud or identity theft.  
Online security starts with you. Use these simple tips to keep your accounts safe:*

- \* Beware before you share. We won't call or email you to ask for your account number.*
- \* Only use secure websites. Look for the "s" in the URL's https. It signifies secure communications.*
- \* Don't click on email links unless you're sure of the sender's identity. They may install malware.*
- \* Always sign off and close your browser when you finish an online banking session.*
- \* Switch to Online Statements so others won't get your information from misdirected or stolen mail.*

*Play it safe. See all our tips for online and account safety at [key.com/security](http://key.com/security).*

KeyBank Business Interest Checking  
CHARLTON FIRE DISTRICT #1  
OPERATING ACCOUNT

10712

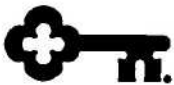
Beginning balance 9-30-13	\$144,381.98
22 Subtractions	-5,166.48
Interest paid	+16.21
Net fees and charges	-16.50
<b>Ending balance 10-31-13</b>	<b>\$139,215.21</b>

**Subtractions**

Paper Checks \* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7141	10-11	\$100.00	*7148	10-31	100.00	7149	10-17	100.00

13379 10712 - 03290



10712

**Subtractions**

(cont')

Paper Checks \* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7150	10-15	1,171.31	7154	10-17	483.41	*7159	10-17	100.00
7151	10-16	372.45	7155	10-15	93.99	7160	10-17	100.00
7152	10-16	97.94	7156	10-16	219.98	7161	10-17	376.35
7153	10-16	183.63	7157	10-18	100.00			

Paper Checks Paid \$3,599.06

Withdrawals	Date	Serial#	Location	Amount
	10-3		Bill Pay:National Grid-Nlag 51564-3010 2BI9Ecxt	\$245.19
	10-3		Bill Pay:Verizon 5183991967 Ob59Fcxt	99.02
	10-3		Bill Pay:Allied Waste 3-0964-001 7Br9Xcxt	91.71
	10-3		Bill Pay:Time Warner Cable 1060074469 3BI94Cxt	70.02
	10-3		Bill Pay:Atypica Cxrd-10616 Sbj9Fc2T	40.00
	10-11		Bill Pay:Martin Petroleum Cfd #1 8Ba931Ae	690.00
	10-11		Bill Pay:National Grid-Nlag 51564- Ebl941Ae	239.77
	10-11		Bill Pay:Republic Services 3-0964 8Bt931Ae	91.71
			<b>Total subtractions</b>	<b>\$5,166.48</b>

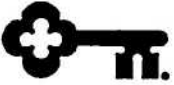
**Interest earned**

Annual percentage yield (APY) earned	0.14%
Number of days this statement period	31
Interest paid 10-31-13	\$16.21
Interest earned this statement period	\$16.20
Interest paid year-to-date	\$241.18

**Fees and charges**

Date	Description	Quantity	Unit Charge	Amount
10-8-13	Sep Kbo Manage Access (Monthly)	1	10.00	-\$10.00
10-31-13	Imaged Items With Statement Charge	1	3.50	-3.50
10-31-13	Paper Statement Fee	1	3.00	-3.00
	<b>Fees and charges assessed this period</b>			<b>-\$16.50</b>





CUSTOMER ACCOUNT DISCLOSURES

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

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

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

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

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

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

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

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

- XFERTO SAV - Transfer to Savings Account
XFERFROM SAV - Transfer from Savings Account
XFERTO CKG - Transfer to Checking Account
XFERFROM 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 93855, 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 5 numbered steps and tables for calculating account balance. Includes 'Check # or Date' and 'Amount' table, and 'Date' and 'Amount' table.

10:18 AM

11/01/13

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
R8021 0712 OPERATING, Period Ending 10/31/2013

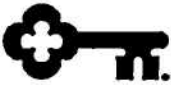
	<u>Oct 31, 13</u>
Beginning Balance	144,381.98
Cleared Transactions	
Checks and Payments - 25 Items	-5,182.98
Deposits and Credits - 1 Item	18.21
Total Cleared Transactions	<u>-5,166.77</u>
Cleared Balance	<u>139,215.21</u>
Uncleared Transactions	
Checks and Payments - 1 Item	-48.69
Total Uncleared Transactions	<u>-48.69</u>
Register Balance as of 10/31/2013	<u>139,166.52</u>
Ending Balance	<u>139,166.52</u>

10:18 AM

11/01/13

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
**R8021 0712 OPERATING, Period Ending 10/31/2013**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						144,381.98
<b>Cleared Transactions</b>						
<b>Checks and Payments - 25 Items</b>						
Check	09/03/2013	7141	AARON DYER	X	-100.00	-100.00
Check	10/01/2013	7150	VRS SALES LTD	X	-1,171.31	-1,271.31
Check	10/01/2013	7154	ANDREW TOURTE...	X	-483.41	-1,754.72
Check	10/01/2013	7151	OVERHEAD DOOR...	X	-372.45	-2,127.17
Check	10/01/2013	7153	STEVEN DYER	X	-183.63	-2,310.80
Check	10/01/2013	7148	KEVIN RIEHL	X	-100.00	-2,410.80
Check	10/01/2013	7149	AARON DYER	X	-100.00	-2,510.80
Check	10/01/2013	7152	JAMES PUBLISHING	X	-97.94	-2,608.74
Check	10/03/2013		NATIONAL GRID	X	-245.19	-2,853.93
Check	10/03/2013		VERIZON	X	-99.02	-2,952.95
Check	10/03/2013		ALLIED WASTE	X	-91.71	-3,044.66
Check	10/03/2013		TIME WARNER CA...	X	-70.02	-3,114.68
Check	10/03/2013		ATYPICA	X	-40.00	-3,154.68
Check	10/08/2013		SEP KBO MANAG...	X	-10.00	-3,164.68
Check	10/11/2013		MARTIN PETROLI...	X	-690.00	-3,854.68
Check	10/11/2013	7161	BALLSTON LAKE ...	X	-376.35	-4,231.03
Check	10/11/2013		NATIONAL GRID	X	-239.77	-4,470.80
Check	10/11/2013	7156	FASNY FCU CARD...	X	-219.98	-4,690.78
Check	10/11/2013	7160	KEVIN RIEHL	X	-100.00	-4,790.78
Check	10/11/2013	7157	ERIC MUSCANELL	X	-100.00	-4,890.78
Check	10/11/2013	7159	AARON DYER	X	-100.00	-4,990.78
Check	10/11/2013	7155	STAPLES CREDIT ...	X	-93.99	-5,084.77
Check	10/11/2013		ALLIED WASTE	X	-91.71	-5,176.48
Check	10/31/2013		IMAGED ITEMS WI...	X	-3.50	-5,179.98
Check	10/31/2013		PAPER STATEME...	X	-3.00	-5,182.98
<b>Total Checks and Payments</b>					<b>-5,182.98</b>	<b>-5,182.98</b>
<b>Deposits and Credits - 1 Item</b>						
Deposit	10/31/2013		INTEREST PAYME...	X	16.21	16.21
<b>Total Deposits and Credits</b>					<b>16.21</b>	<b>16.21</b>
<b>Total Cleared Transactions</b>					<b>-5,166.77</b>	<b>-5,166.77</b>
<b>Cleared Balance</b>					<b>-5,166.77</b>	<b>139,215.21</b>
<b>Uncleared Transactions</b>						
<b>Checks and Payments - 1 Item</b>						
Check	10/11/2013	7158	BOB LEGERE		-48.69	-48.69
<b>Total Checks and Payments</b>					<b>-48.69</b>	<b>-48.69</b>
<b>Total Uncleared Transactions</b>					<b>-48.69</b>	<b>-48.69</b>
<b>Register Balance as of 10/31/2013</b>					<b>-5,215.46</b>	<b>139,166.52</b>
<b>Ending Balance</b>					<b>-5,215.46</b>	<b>139,166.52</b>



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

Business Banking Statement  
October 31, 2013  
page 1 of 3

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)

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

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**KeyNotes**

*Don't be a victim of fraud or identity theft.  
Online security starts with you. Use these simple tips to keep your accounts safe:*

- \* Beware before you share. We won't call or email you to ask for your account number.*
- \* Only use secure websites. Look for the "s" in the URL's https. It signifies secure communications.*
- \* Don't click on email links unless you're sure of the sender's identity. They may install malware.*
- \* Always sign off and close your browser when you finish an online banking session.*
- \* Switch to Online Statements so others won't get your information from misdirected or stolen mail.*

*Play it safe. See all our tips for online and account safety at [key.com/security](http://key.com/security).*

KeyBank Business Interest Checking  
CHARLTON FIRE DISTRICT #1  
PAYROLL ACCOUNT

10720

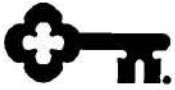
Beginning balance 9-30-13	\$10,265.24
4 Subtractions	-2,553.55
Interest paid	+0.31
Net fees and charges	-3.00
<b>Ending balance 10-31-13</b>	<b>\$7,709.00</b>

**Subtractions**

Withdrawals	Date	Serial #	Location	
	10-1		Bill Pay:Sunmark Federal Cr 1248900193 Jbf99Cdt	\$1,308.60
	10-1		Bill Pay:First New York Fcu 1086000435 Jbc9Ccdt	588.65
	10-30		Direct Withdrawal, Irs Usat taxpymt	539.90

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**Subtractions**

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial#</i>	<i>Location</i>	
	10-30		Direct Withdrawal, Nys Tax & Financ Wt Pymt	116.40
<b>Total subtractions</b>				<b>\$2,553.55</b>

**Interest earned**

Annual percentage yield (APY) earned	0.04%
Number of days this statement period	31
Interest paid 10-31-13	\$0.31
Interest earned this statement period	\$0.31
Interest paid year-to-date	\$16.27

**Fees and charges**

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
10-31-13	Paper Statement Fee	1	3.00	-\$3.00
<b>Fees and charges assessed this period</b>				<b>-\$3.00</b>



**CUSTOMER ACCOUNT DISCLOSURES**

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

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

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

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

- 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:**

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

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

**IMPORTANT LINE OF CREDIT INFORMATION**

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- 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.

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**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:

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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.

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**BALANCING YOUR ACCOUNT**

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

**INSTRUCTIONS**

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

<p>4 List from your check register any checks or other deductions that are not shown on your statement.</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Check # or Date</th> <th>Amount</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr> <td>TOTAL →</td> <td>\$</td> </tr> </tbody> </table>	Check # or Date	Amount																															TOTAL →	\$	<p>5 List any deposits from your check register that are not shown on your statement.</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Date</th> <th>Amount</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr> <td>TOTAL →</td> <td>\$</td> </tr> </tbody> </table> <p>6 Enter ending balance shown on your statement.</p> <table border="1" style="width: 100%;"> <tr> <td>\$</td> <td> </td> </tr> </table> <p>7 Add 5 and 6 and enter total here.</p> <table border="1" style="width: 100%;"> <tr> <td>\$</td> <td> </td> </tr> </table> <p>8 Enter total from 4.</p> <table border="1" style="width: 100%;"> <tr> <td>\$</td> <td> </td> </tr> </table> <p>9 Subtract 8 from 7 and enter difference here.</p> <table border="1" style="width: 100%;"> <tr> <td>\$</td> <td> </td> </tr> </table> <p>This amount should agree with your check register balance.</p> <table border="1" style="width: 100%;"> <tr> <td>TOTAL →</td> <td>\$</td> </tr> </table>	Date	Amount																									TOTAL →	\$	\$		\$		\$		\$		TOTAL →	\$
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10:17 AM

11/01/13

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
R8021 0720 PAYROLL, Period Ending 10/31/2013

	<u>Oct 31, 13</u>
Beginning Balance	10,265.24
Cleared Transactions	
Checks and Payments - 5 Items	-2,556.55
Deposits and Credits - 1 Item	0.31
<b>Total Cleared Transactions</b>	<u>-2,556.24</u>
<b>Cleared Balance</b>	<u>7,709.00</u>
Register Balance as of 10/31/2013	7,709.00
Ending Balance	7,709.00

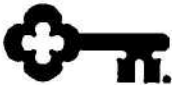
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11/01/13

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
**R8021 0720 PAYROLL, Period Ending 10/31/2013**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						<b>10,265.24</b>
<b>Cleared Transactions</b>						
<b>Checks and Payments - 5 Items</b>						
Check	10/01/2013		ANDREW G. LA P...	X	-1,308.60	-1,308.60
Check	10/01/2013		Sharon B Cronin	X	-588.65	-1,897.25
Check	10/30/2013		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	10/30/2013		DIRECT WITHDRA...	X	-116.40	-2,553.55
Check	10/31/2013		PAPER STATEME...	X	-3.00	-2,556.55
<b>Total Checks and Payments</b>					<b>-2,556.55</b>	<b>-2,556.55</b>
<b>Deposits and Credits - 1 Item</b>						
Deposit	10/31/2013		INTEREST PAYME...	X	0.31	0.31
<b>Total Deposits and Credits</b>					<b>0.31</b>	<b>0.31</b>
<b>Total Cleared Transactions</b>					<b>-2,556.24</b>	<b>-2,556.24</b>
<b>Cleared Balance</b>					<b>-2,556.24</b>	<b>7,709.00</b>
<b>Register Balance as of 10/31/2013</b>					<b>-2,556.24</b>	<b>7,709.00</b>
<b>Ending Balance</b>					<b>-2,556.24</b>	<b>7,709.00</b>





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

**Business Banking Statement**  
**October 31, 2013**  
page 1 of 2

12286

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

*Questions or comments?*  
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1-888-KEY4BIZ (1-888-539-4249)

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

---

**KeyNotes**

*Don't be a victim of fraud or identity theft.*  
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<b>Key Business Silver Money Market Svgt</b>	<b>12286</b>	
<b>CHARLTON FIRE DISTRICT #1</b>		
<b>APPARATUS CAPITAL RESERVE</b>		
	<b>Beginning balance 9-30-13</b>	<b>\$320,097.45</b>
	<b>Interest paid</b>	<b>+13.60</b>
	<b>Ending balance 10-31-13</b>	<b>\$320,111.05</b>

**Interest earned**

---

<b>Annual percentage yield (APY) earned</b>	<b>0.05%</b>
<b>Number of days this statement period</b>	<b>31</b>
<b>Interest paid 10-31-13</b>	<b>\$13.60</b>
<b>Interest earned this statement period</b>	<b>\$13.59</b>
<b>Interest paid year-to-date</b>	<b>\$118.73</b>

12286 - 03290

13381

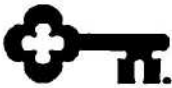


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11/01/13

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 2286 APPARATUS, Period Ending 10/31/2013**

	<u>Oct 31, 13</u>
Beginning Balance	320,097.45
Cleared Transactions	
Deposits and Credits - 1 Item	<u>13.60</u>
Total Cleared Transactions	<u>13.60</u>
Cleared Balance	<u>320,111.05</u>
Register Balance as of 10/31/2013	320,111.05
Ending Balance	320,111.05



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 Albany, NY 12201-2114

Business Banking Statement  
 October 31, 2013  
 page 1 of 2

12294

T 0081 00000 R EM T1

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

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---

<b>Key Business Silver Money Market Svgs</b> CHARLTON FIRE DISTRICT #1 EQUIPMENT CAPITAL RESERVES	12294		Beginning balance 9-30-13 \$53,012.20
			Interest paid +2.25
			Ending balance 10-31-13 \$53,014.45

**Interest earned**

---

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 10-31-13	\$2.25
Interest earned this statement period	\$2.25
Interest paid year-to-date	\$20.69



10:20 AM

11/01/13

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
R8021 2294 EQUIPMENT, Period Ending 11/01/2013

	<u>Nov 1, 13</u>
Beginning Balance	53,012.20
Cleared Transactions	
Deposits and Credits - 1 Item	<u>2.25</u>
Total Cleared Transactions	<u>2.25</u>
Cleared Balance	<u>53,014.45</u>
Register Balance as of 11/01/2013	<u>53,014.45</u>
Ending Balance	53,014.45



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

Business Banking Statement  
 October 31, 2013  
 page 1 of 2

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T 0081 00000 R EM T1

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

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---

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

J2302

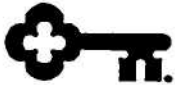
Beginning balance 9-30-13	\$25,001.54
Interest paid	+1.07
Ending balance 10-31-13	\$25,002.61

**Interest earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 10-31-13	\$1.07
Interest earned this statement period	\$1.06
Interest paid year-to-date	\$10.41

J2302 - 03290

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

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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.

4. List from your check register any checks or other deductions that are *not* shown on your statement.

Check # or Date	Amount
<b>TOTAL →</b>	<b>\$</b>

5. List any deposits from your check register that are *not* shown on your statement.

Date	Amount
<b>TOTAL →</b>	<b>\$</b>

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.

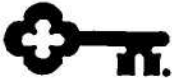


10:21 AM

11/01/13

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
R8021 2302 EMERGENCY, Period Ending 11/01/2013

	<u>Nov 1, 13</u>
Beginning Balance	25,001.54
Cleared Transactions	
Deposits and Credits - 1 Item	<u>1.07</u>
Total Cleared Transactions	<u>1.07</u>
Cleared Balance	<u>25,002.61</u>
Register Balance as of 11/01/2013	<u>25,002.61</u>
Ending Balance	25,002.61



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

Business Banking Statement  
October 31, 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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- \* Only use secure websites. Look for the "s" in the URL's https. It signifies secure communications.*
- \* Don't click on email links unless you're sure of the sender's identity. They may install malware.*
- \* Always sign off and close your browser when you finish an online banking session.*
- \* Switch to Online Statements so others won't get your information from misdirected or stolen mail.*

*Play it safe. See all our tips for online and account safety at [key.com/security](http://key.com/security).*

Key Business Silver Money Market Svgs 3  
CHARLTON FIRE DISTRICT #1  
CAPITAL IMPROVEMENTS RESERVES

2310

Beginning balance 9-30-13	\$108,672.88
Interest paid	+4.61
<b>Ending balance 10-31-13</b>	<b>\$108,677.49</b>

**Interest earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 10-31-13	\$4.61
Interest earned this statement period	\$4.61
Interest paid year-to-date	\$42.04

12310 - 03290

13359



**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
- XFERFROM SAV - Transfer from Savings Account
- XFERTO CKG - Transfer to Checking Account
- XFERFROM 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.

12310 - 03290

13304

**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.

<p>5 List from your check register any checks or other deductions that are <i>not</i> shown on your statement.</p> <table border="1"> <thead> <tr> <th>Check # or Date</th> <th>Amount</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr> <td colspan="2"><b>TOTAL → \$</b></td> </tr> </tbody> </table>	Check # or Date	Amount																			<b>TOTAL → \$</b>		<p>6 List any deposits from your check register that are <i>not</i> shown on your statement.</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Amount</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr> <td colspan="2"><b>TOTAL → \$</b></td> </tr> </tbody> </table>	Date	Amount																			<b>TOTAL → \$</b>	
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11/01/13

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 10/31/2013**

	<u>Oct 31, 13</u>
Beginning Balance	108,672.88
Cleared Transactions	
Deposits and Credits - 1 Item	<u>4.61</u>
Total Cleared Transactions	<u>4.61</u>
Cleared Balance	<u>108,677.49</u>
Register Balance as of 10/31/2013	108,677.49
Ending Balance	108,677.49

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11/04/13

Cash Basis

**CHARLTON FIRE DISTRICT #1**  
**YTD P & L BUDGET vs. ACTUAL**  
 January through October 2013

	Jan - Oct 13	Budget	\$ Over Budget	% of Budget
<b>Income</b>				
A1001 REAL PROPERTY TAXES				
REAL PROPERTY TAXES	202,509.07	202,509.00	0.07	100.0%
<b>Total A1001 REAL PROPERTY TAXES</b>	<b>202,509.07</b>	<b>202,509.00</b>	<b>0.07</b>	<b>100.0%</b>
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS CHECKING	16.27			
INTEREST & EARNINGS OPERATING	241.18			
INTEREST & EARNINGS OTHER ACCTS	191.87	175.00	16.87	109.6%
<b>Total A2401 INTEREST &amp; EARNINGS</b>	<b>449.32</b>	<b>175.00</b>	<b>274.32</b>	<b>256.8%</b>
A2770 UNCLASSIFIED				
OTHER UNCLASSIFIED	7,263.53	4,500.00	2,763.53	161.4%
<b>Total A2770 UNCLASSIFIED</b>	<b>7,263.53</b>	<b>4,500.00</b>	<b>2,763.53</b>	<b>161.4%</b>
A5031 INTERFUND TRANSFERS				
INTERFUND TRANSFERS	0.00	20,066.00	-20,066.00	0.0%
A5031 INTERFUND TRANSFERS - Other	7.55			
<b>Total A5031 INTERFUND TRANSFERS</b>	<b>7.55</b>	<b>20,066.00</b>	<b>-20,058.45</b>	<b>0.0%</b>
<b>Total Income</b>	<b>210,229.47</b>	<b>227,250.00</b>	<b>-17,020.53</b>	<b>92.5%</b>
<b>Gross Profit</b>	<b>210,229.47</b>	<b>227,250.00</b>	<b>-17,020.53</b>	<b>92.5%</b>
<b>Expense</b>				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	1,080.00			
FICA EMPLOYEE	1,426.00			
MEDICARE EMPLOYEE	333.50			
NYS INCOME TAX	349.20			
SECRETARY WAGES	5,886.50	8,400.00	-2,513.50	70.1%
TREASURER WAGES	13,886.00	19,200.00	-5,314.00	72.3%
<b>Total PERSONAL SERVICES</b>	<b>22,961.20</b>	<b>27,600.00</b>	<b>-4,638.80</b>	<b>83.2%</b>
PRIOR YEAR EXPENSES	0.00	0.00	0.00	0.0%
<b>Total A34101 FIRE PER SVC</b>	<b>22,961.20</b>	<b>27,600.00</b>	<b>-4,638.80</b>	<b>83.2%</b>

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11/04/13

Cash Basis

**CHARLTON FIRE DISTRICT #1**  
**YTD P & L BUDGET vs. ACTUAL**  
 January through October 2013

	Jan - Oct 13	Budget	\$ Over Budget	% of Budget
<b>A34102 FIRE, EQUIP &amp; CAP OUTLAY</b>				
<b>EQUIPMENT</b>				
APPARATUS EQUIPMENT	1,527.50	1,000.00	527.50	152.8%
EMS EQUIPMENT	0.00	2,000.00	-2,000.00	0.0%
FIREFIGHTER EQUIPMENT	16,057.59	2,000.00	14,057.59	802.9%
HOSE REPLACEMENT	0.00	500.00	-500.00	0.0%
MISCELLANEOUS EQUIPMENT	2,475.65	2,000.00	475.65	123.8%
PERSONAL PROTECTIVE EQUIP	344.29	19,500.00	-19,155.71	1.8%
RADIOS	1,833.50	3,000.00	-1,166.50	61.1%
SCBA BOTTLE REPLACEMENT	0.00	1,500.00	-1,500.00	0.0%
SCBA PACK REPLACEMENT	570.00	2,000.00	-1,430.00	28.5%
TRAFFIC VESTS	0.00	750.00	-750.00	0.0%
<b>Total EQUIPMENT</b>	<b>22,808.53</b>	<b>34,250.00</b>	<b>-11,441.47</b>	<b>66.6%</b>
<b>Total A34102 FIRE, EQUIP &amp; CAP OUTLAY</b>	<b>22,808.53</b>	<b>34,250.00</b>	<b>-11,441.47</b>	<b>66.6%</b>
<b>A34104 FIRE PROTECTION</b>				
2% FOREIGN INSURANCE REFUND	4,136.35	4,500.00	-363.65	91.9%
ALLIED WASTE	932.05	1,000.00	-67.95	93.2%
ANNUAL AUDIT	1,395.00	10,000.00	-8,605.00	14.0%
APPARATUS MAINT/REPAIR	6,247.30	27,000.00	-20,752.70	23.1%
ASSOCIATION DUES	175.00	500.00	-325.00	35.0%
BUILDING & GROUNDS MAINTENANCE	4,253.47	4,300.00	-46.53	98.9%
BUILDING & GROUNDS REPAIRS	5,838.09	4,300.00	1,538.09	135.8%
COMMISSIONER TRAINING	250.00	1,000.00	-750.00	25.0%
DATA ENTRY-INCIDENT REPORTING	0.00	1,700.00	-1,700.00	0.0%
ELECTRIC & GAS	3,738.09	5,000.00	-1,261.91	74.8%
EMS DATA ENTRY PACKAGE	1,548.00			
EMS SUPPLIES	1,196.36	4,000.00	-2,803.64	29.9%
EMS TRAINING	0.00	2,000.00	-2,000.00	0.0%
FIRE PREVENTION	0.00	3,500.00	-3,500.00	0.0%
FIREFIGHTER PHYSICAL EXAMS	0.00	9,000.00	-9,000.00	0.0%
FIREFIGHTER TRAINING	1,192.29	6,000.00	-4,807.71	19.9%
FOAM	0.00	500.00	-500.00	0.0%
FOOD REIMBURSEMENTS	183.47	1,500.00	-1,316.53	12.2%
FUEL - BUILDING	7,486.54	8,000.00	-513.46	93.6%
FUEL - TRUCKS	4,419.28	6,000.00	-1,580.74	73.7%
HEALTH & MEDICAL	266.96			
HOSE TESTING	0.00	1,200.00	-1,200.00	0.0%
INSPECTION OF DEPARTMENT	6,454.66	6,500.00	-45.34	99.3%
INSURANCE	18,289.84	20,000.00	-1,710.16	91.4%
INTERIOR FIREFIGHTING FIT TRAIN	0.00	800.00	-800.00	0.0%
LEGAL SERVICES	9,100.00	12,000.00	-2,900.00	75.8%
MAINTENANCE SUPPLIES	1,652.58	300.00	1,352.58	550.9%
MISCELLANEOUS	1,128.43			
PAGER REPAIR BATTERIES	2,171.00	500.00	1,671.00	434.2%
PHYSICAL FITNESS	1,805.67	4,800.00	-2,994.33	37.6%

11:20 PM  
 11/04/13  
 Cash Basis

**CHARLTON FIRE DISTRICT #1**  
**YTD P & L BUDGET vs. ACTUAL**  
 January through October 2013

	<u>Jan - Oct 13</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
POSTAGE	293.46	400.00	-106.54	73.4%
PRINTING & SUPPLIES	1,129.73	1,200.00	-70.27	94.1%
PUBLIC NOTICES	33.55	200.00	-166.45	16.8%
REHAB SUPPLIES	0.00	1,500.00	-1,500.00	0.0%
SCBA PACK TESTING	547.45	1,000.00	-452.55	54.7%
TELEPHONE & CABLE	3,022.07	3,500.00	-477.93	86.3%
WATER	613.78	1,500.00	-886.22	40.9%
WEBSITE ADMINISTRATION	200.00	500.00	-300.00	40.0%
<b>Total A34104 FIRE PROTECTION</b>	<b>89,700.45</b>	<b>155,700.00</b>	<b>-65,999.55</b>	<b>57.6%</b>
A90301 SOCIAL SECURITY				
FICA EMPLOYER	1,426.00	1,800.00	-374.00	79.2%
MEDICARE EMPLOYER	333.50	400.00	-66.50	83.4%
<b>Total A90301 SOCIAL SECURITY</b>	<b>1,759.50</b>	<b>2,200.00</b>	<b>-440.50</b>	<b>80.0%</b>
A97106 DEBT PRINCIPAL, SERIAL B				
PRINCIPAL ON BONDS	6,666.67	7,500.00	-833.33	88.9%
<b>Total A97106 DEBT PRINCIPAL, SERIAL B</b>	<b>6,666.67</b>	<b>7,500.00</b>	<b>-833.33</b>	<b>88.9%</b>
A97107 DEBT INTEREST, SERIAL BO				
INTEREST ON BONDS	273.33			
<b>Total A97107 DEBT INTEREST, SERIAL BO</b>	<b>273.33</b>			
<b>Total Expense</b>	<b>144,169.68</b>	<b>227,250.00</b>	<b>-83,080.32</b>	<b>63.4%</b>
<b>Net Income</b>	<b>66,059.79</b>	<b>0.00</b>	<b>66,059.79</b>	<b>100.0%</b>