

## **Charlton Fire District Meeting Minutes December 2, 2014**

**PUBLIC MEETING:** The public meeting of the Charlton Fire District was called to order on December 2, 2014 at 7:03 p.m.

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

**ABSENT:** Kevin Loukes

**1. Approval of Agenda**

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

**2. Approval of Minutes**

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

**3. Chairman's Report**

Nothing to report

**4. Treasurer's Report**

- a. Treasurer's Report presented by Andy LaPatra.
- b. Review and audit of bills.
- c. Operating Account: \$128,496.40  
Payroll Account: \$5,510.72  
Apparatus Capital Reserve: \$370,298.55  
Equipment Capital Reserve: \$77,049.98  
Emergency Capital Reserve: \$25,016.14  
Capital Improvement Reserve: \$123,740.59  
**Total ending on December 1, 2014: \$730,112.38**

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

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

**5. Chief's Report**

- a. Aaron Dyer presented Chief's Report. 22 calls for the month:
  - 13-EMS
  - 1-brush fire
  - 3-Outside rubbish fire
  - 1-Power line down
  - 1-Person in distress
  - 2-Special incident
  - 1-Dispatched and cancelled

- b. R-184 had its annual service in the end of October. Minor repairs (scene lights and a door latch). Parts are on order.
- c. The secondary air tank is being watched on ETA 182. Repairs will be made if needed.
- d. Car 18 mileage as of 12/1/14 is 9,528 and car 18-0 mileage as of 12/1/14 is 45,512.
- e. Drills for December are posted on the board.
- f. Annual department physicals were completed this month.
- g. The Chief requested permission to use ETA 182 and Car 18 for kids Christmas with Santa on 12/7 and the Ballston Spa Christmas Parade on 12/5.
- h. The District can salvage portable generator, floating portable pump and cordless Sawzall. The generator has been replaced with a newer more efficient unit and the pump is not used. The Sawzall has been replaced with a new one.
- i. CFD is working with WCFD and HCFD on the required Personal Escape System. The department would like to hire a grant writer to assist with the grant writing. WCFD has committed to jointly applying for a grant to keep the cost down.
- j. Officers are continuing to work on outfitting the new truck with equipment. New equipment ideas should be brought to the Chief.
- k. Two new members, Andrew Harris and Rob Holzman have been approved and will be added to the insurance rolls.
- l. Aaron Dyer presented purchase requests. (Motions under new business)

## **7. Committee Reports**

### **a. Facilities Management:**

Three 100 gallon propane tanks will be installed behind the firehouse.

### **b. Emergency Vehicles:**

See Chief's Report

### **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. The title for the Chevy Blazer has been received. It will be put out for sale.
- b. Elections are Tuesday, December 9<sup>th</sup> from 6-9. Notifications have been sent out. Ballots and voter signature book have been prepared and poll sitters has been appointed.

- c. The implementation of a Sex Offender Policy was addressed. Questions have been presented to legal counsel.

**9. New Business**

- a. The Organizational Mtg date (Tuesday, Jan 6<sup>th</sup>) was approved.
- b. Secretary made a request to place a legal notice in the Gazette for the Organizational Meeting.
- c. Resolution 13-2014 for 2015 meeting dates was discussed and approved.
- d. Treasurer requested permission to attend a Government Finance Officers' Association training.
- e. The Fire Police Association requested use of the fire house on March 18<sup>th</sup> from 5-10 pm

**The dates of regular and special meetings are as follows:**

<u>Day</u>	<u>Month</u>	<u>Day</u>	<u>Month</u>
6	January(Organizational mtg @ 6:30)	7	July
3	February	4	August
3	March	1	September
7	April	6	October
5	May	20	October(Public Hearing)
2	June	3	November
		1	December

Motion to approve Tuesday, January 6<sup>th</sup> as the Organizational Meeting date made by Jeff Voigt and seconded by Bob Rosa. Approved 4-0.

Motion to approve Secretary to place legal notice in the Gazette for the Organizational Meeting made by Jeff Voigt and seconded by Bob Rosa. Approved 4-0.

Motion to approve Resolution 13-2014 establishing 2015 meeting dates made by Jeff Voigt and seconded by Bob Rosa. Approved 4-0.

Motion to approve new members, Andrew Harris and Rob Holzman made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

Motion to approve the use of the fire house by the Ladies Auxiliary for the Spring Fling on February 28th made by Jeff Voigt and seconded by Bob LeGere. Approved 4-0.

Motion to approve the use of the fire house by the Fire Police Association of Saratoga on March 18th made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

Motion to approve \$100.00 physical fitness reimbursement to Aaron Dyer made by Jeff Voigt and seconded by Bob Rosa. Approved 4-0.

Motion to approve the purchase of gas meter from B-Lann for \$920.75 made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

Motion to approve the purchase of generator from B-Lann for \$1,800.00 made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

Motion to approve the purchase of ventilation fan from B-Lann for \$3,500.00 made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

Motion to approve the purchase of chainsaw from MES for \$2,300.00 made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

Motion to approve the purchase of LED flashlights from MES for \$800.00 made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

Motion to approve the purchase of mounting brackets from E-Darley for \$525.00 made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

Motion to approve the purchase of hooks from E-Darley for \$150.00 made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

Motion to approve the purchase of nozzles from E-Darley for \$1,400.00 made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

**10. Privilege of the Floor**

Resident inquired about the status of the radios for the fire police. Radios are available for fire police to pick up before each call.

**12. Adjournment**

Motion to adjourn made by Bob LeGere and seconded by Dave Peters at 8:33 p.m.  
Approved 4-0.

2:42 PM  
 12/02/14  
 Cash Basis

**CHARLTON FIRE DISTRICT #1**  
**Profit & Loss**  
 November 2014

	Nov 14	Oct 14	\$ Change
<b>Income</b>			
A2770 UNCLASSIFIED	0.00	200.00	-200.00
<b>A2401 INTEREST &amp; EARNINGS</b>			
INTEREST & EARNINGS CHECKING	0.22	0.31	-0.09
INTEREST & EARNINGS OPERATING	14.50	16.31	-1.81
INTEREST & EARNINGS OTHER ACCTS	24.51	25.30	-0.79
<b>Total A2401 INTEREST &amp; EARNINGS</b>	<b>39.23</b>	<b>41.92</b>	<b>-2.69</b>
<b>Total Income</b>	<b>39.23</b>	<b>241.92</b>	<b>-202.69</b>
<b>Gross Profit</b>	<b>39.23</b>	<b>241.92</b>	<b>-202.69</b>
<b>Expense</b>			
<b>A9030.8 SOCIAL SECURITY</b>			
MEDICARE EMPLOYER	33.35	33.35	0.00
FICA EMPLOYER	142.60	142.60	0.00
<b>Total A9030.8 SOCIAL SECURITY</b>	<b>175.95</b>	<b>175.95</b>	<b>0.00</b>
<b>A34101 FIRE PER SVC</b>			
<b>PERSONAL SERVICES</b>			
NYS INCOME TAX	0.00	116.40	-116.40
MEDICARE EMPLOYEE	33.35	33.35	0.00
FICA EMPLOYEE	142.60	142.60	0.00
FEDERAL INCOME TAX	188.00	188.00	0.00
SECRETARY WAGES	588.65	588.65	0.00
TREASURER WAGES	1,308.60	1,308.60	0.00
<b>Total PERSONAL SERVICES</b>	<b>2,261.20</b>	<b>2,377.60</b>	<b>-116.40</b>
<b>Total A34101 FIRE PER SVC</b>	<b>2,261.20</b>	<b>2,377.60</b>	<b>-116.40</b>
<b>A34102 FIRE, EQUIP &amp; CAP OUTLAY</b>			
<b>EQUIPMENT</b>			
APPARATUS EQUIPMENT	0.00	586.00	-586.00
MISCELLANEOUS EQUIPMENT	0.00	360.07	-360.07
PERSONAL PROTECTIVE EQUIP	262.69	0.00	262.69
FIREFIGHTER EQUIPMENT	2,579.52	535.98	2,043.54
<b>Total EQUIPMENT</b>	<b>2,842.21</b>	<b>1,482.05</b>	<b>1,360.16</b>
<b>Total A34102 FIRE, EQUIP &amp; CAP OUTLAY</b>	<b>2,842.21</b>	<b>1,482.05</b>	<b>1,360.16</b>
<b>A34104 FIRE PROTECTION</b>			
WEBSITE ADMINISTRATION	0.00	20.00	-20.00
POSTAGE	0.00	938.48	-938.48
HOSE TESTING	0.00	1,298.00	-1,298.00
FOOD REIMBURSEMENTS	0.00	39.54	-39.54
APPARATUS MAINT/REPAIR	15.69	1,635.42	-1,619.73
MISCELLANEOUS	19.50	19.50	0.00
ALLIED WASTE	49.46	86.17	-36.71
PUBLIC NOTICES	98.70	5.81	92.89
PHYSICAL FITNESS	100.00	0.00	100.00
EQUIPMENT MAINT/REPAIR	113.94	0.00	113.94
EMS SUPPLIES	189.93	0.00	189.93
ELECTRIC & GAS	299.45	252.97	46.48
BUILDING & GROUNDS REPAIRS	324.98	0.00	324.98
BUILDING & GROUNDS MAINTENANCE	327.50	408.03	-80.53
TELEPHONE & CABLE	383.28	487.11	-103.83
FUEL - TRUCKS	970.80	0.00	970.80
FIRE PREVENTION	2,385.83	0.00	2,385.83
<b>Total A34104 FIRE PROTECTION</b>	<b>5,279.06</b>	<b>5,191.03</b>	<b>88.03</b>
<b>Total Expense</b>	<b>10,558.42</b>	<b>9,226.63</b>	<b>1,331.79</b>
<b>Net Income</b>	<b>-10,519.19</b>	<b>-8,984.71</b>	<b>-1,534.48</b>

## Account Summary

### CHARLTON FIRE DISTRICT #1

## Deposit Summary

[expand all...](#)

<u>Account Name</u>	<u>Account No.</u>	<u>Ledger Balance</u>	<u>Avail. Balance</u>
R8021 0712 OPERATING	xxxxxxxx0712	\$128,496.40	\$128,496.40
R8021 0720 PAYROLL	xxxxxxxx0720	\$5,510.72	\$3,613.47
R8021 2286 APPARATUS	xxxxxxxx2286	\$370,298.55	\$370,298.55
R8021 2294 EQUIPMENT	xxxxxxxx2294	\$77,049.98	\$77,049.98
R8021 2302 EMERGENCY	xxxxxxxx2302	\$25,016.14	\$25,016.14
R8021 2310 CAPITAL	xxxxxxxx2310	\$123,740.59	\$123,740.59
<b>Totals:</b>		<b>\$730,112.38</b>	<b>\$728,215.13</b>

statement delivery preferences.

2:42 PM

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

Cash Basis

	<u>Nov 14</u>
R8021 0712 OPERATING	128,279.40
R8021 0720 PAYROLL	5,510.72
R8021 2286 APPARATUS	370,298.55
R8021 2294 EQUIPMENT	77,049.98
R8021 2302 EMERGENCY	25,016.14
R8021 2310 CAPITAL IMPROVEMENTS	123,740.59
<b>TOTAL</b>	<b><u>729,895.38</u></b>



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

**Business Banking Statement**  
**November 30, 2014**  
 page 1 of 4

10712

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

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**KeyNotes**

*Important information regarding changes that pertain to the Agreement for Small Business Debit Card and Electronic Funds Transfer Services*  
 At KeyBank, we are committed to providing you with information regarding changes pertaining to your debit card or ATM card. This notification amends the Agreement for Small Business Debit Card and Electronic Funds Transfer Services you received at the time you opened your Account, as amended.

*Effective October 17, 2014, the Agreement for Small Business Debit Card and Electronic Funds Transfer Services is revised to reflect changes to the MasterCard Zero Liability rules. Under the pre-October 17, 2014 MasterCard rules, the zero liability rule applied to unauthorized use of your Card for non-PIN Card transactions as long as you exercised reasonable care in safeguarding the card from theft or loss; you had not reported two or more incidents of unauthorized transactions in the preceding 12 months; and your account was in good standing. Under the revised rules, which now cover not only non-PIN Card transactions, but also PIN transactions, MasterCard eliminated two of the conditions and added a new one regarding prompt notice of card loss or theft. Under the revised rules there is zero liability under two conditions: The customer exercised reasonable care in safeguarding the card from loss or theft (as before) and upon becoming aware of such loss or theft of the card, promptly reported the loss or theft to the issuer (new).*

*The revised section below replaces this section in the Agreement for Small Business Debit Card and Electronic Funds Transfer Services you received at the time you opened your Account, as amended.*

1. **YOUR USE OF A CARD; AND LIABILITY FOR UNAUTHORIZED TRANSFERS.**  
 (e) **Zero Liability Rule.** You will have "Zero Liability" for unauthorized use of your Card only if the following conditions are met: (i) you have exercised reasonable care in safeguarding your Card from the risk of loss, theft or "unauthorized use" and (ii) upon becoming aware of such loss, theft or unauthorized use of the Card you promptly report the loss, theft or unauthorized use to us. If you fail to satisfy any of these conditions for a non-PIN or a PIN Card Transaction and someone uses your Card without your authorization, you could lose the entire Card Balance. For purposes of

10712 - 03290

12238





0712

**KeyNotes** (con't)

this rule, "unauthorized use" means the use of a MasterCard-branded card by a person other than you who does not have actual, implied, or apparent authority for such use, and from which you did not receive any benefit. Zero Liability does not apply: (a) to Cards issued to entities that are not natural persons; (b) to Cards issued primarily for business, commercial or agricultural purposes that are not MasterCard Business Card programs; or (c) to Cards issued or distributed outside MasterCard's U.S. Region.

We want to be sure you have the right banking solution for your needs. If you have any questions about any of this information, please do not hesitate to call the number that appears on this statement, visit your local KeyBank branch, or contact your Relationship Manager.

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

Did you know that you can set your ATM preferences while you are at the ATM or within Online Banking on key.com?

ATM - after you select your language, touch "Preferences" to save your preferences.

key.com - To select/change your ATM preferences on key.com, you will need to log into Online Banking and select "change preferences" under the Self-Service tab within My Profile.

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

0712

Beginning balance 10-31-14	\$136,600.17
17 Subtractions	-8,101.77
Interest paid	+14.50
Net fees and charges	-16.50
<b>Ending balance 11-30-14</b>	<b>\$128,496.40</b>

**Subtractions**

Paper Checks \* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7315	11-5	\$200.00	7319	11-10	100.00	7323	11-7	2,579.52
7316	11-13	262.69	7320	11-13	147.50	7324	11-10	32.97
7317	11-7	98.70	7321	11-10	189.93	7325	11-12	937.83
7318	11-10	2,385.83	7322	11-10	113.94	7326	11-10	340.67
<b>Paper Checks Paid</b>								<b>\$7,389.58</b>

Withdrawals	Date	Serial#	Location	Amount
	11-6		Bill Pay:County Waste & Rec 6910-1 Vbh9Sfmc	\$49.46
	11-6		Bill Pay:Time Warner Cable 106007 6B59Cfwc	84.97

0712 - 03290



0712

**Subtractions**

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial#</i>	<i>Location</i>	
	11-6		Bill Pay:Verizon 518399 4Bg9Afwc	98.31
	11-6		Bill Pay:Da Kenyon Enterpri Cfd #1 Rbe92Fwc	180.00
	11-6		Bill Pay:National Grid-Niag 51564- 7BI91Fwc	299.45
			<b>Total subtractions</b>	<b>\$8,101.77</b>

**Interest earned**

Annual percentage yield (APY) earned	0.14%
Number of days this statement period	30
Interest paid 11-28-14	\$14.50
Interest earned this statement period	\$14.49
Interest paid year-to-date	\$212.52

**Fees and charges**

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
11-10-14	Oct Kbo Manage Access (Monthly)	1	10.00	-\$10.00
11-28-14	Imaged Items With Statement Charge	1	3.50	-3.50
11-28-14	Paper Statement Fee	1	3.00	-3.00
	<b>Fees and charges assessed this period</b>			<b>-\$16.50</b>



2:34 PM

12/02/14

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
R8021 0712 OPERATING, Period Ending 11/30/2014

	<u>Nov 30, 14</u>
Beginning Balance	136,600.17
Cleared Transactions	
Checks and Payments - 20 items	-8,118.27
Deposits and Credits - 1 item	14.50
Total Cleared Transactions	<u>-8,103.77</u>
Cleared Balance	<u>128,496.40</u>
Uncleared Transactions	
Checks and Payments - 3 items	-217.00
Total Uncleared Transactions	<u>-217.00</u>
Register Balance as of 11/30/2014	<u>128,279.40</u>
Ending Balance	128,279.40

2:34 PM

12/02/14

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
**R8021 0712 OPERATING, Period Ending 11/30/2014**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						136,600.17
<b>Cleared Transactions</b>						
<b>Checks and Payments - 20 items</b>						
Check	11/03/2014	7315	BILL HEILMAN	X	-200.00	-200.00
Check	11/04/2014	7323	B-LANN EQUIPME...	X	-2,579.52	-2,779.52
Check	11/04/2014	7318	CHARLTON VOL FI...	X	-2,385.83	-5,165.35
Check	11/04/2014	7325	TOWN OF CHARL...	X	-937.83	-6,103.18
Check	11/04/2014	7326	FASNY FCU CARD...	X	-340.67	-6,443.85
Check	11/04/2014	7316	MES	X	-262.69	-6,706.54
Check	11/04/2014	7321	MOORE MEDICAL	X	-189.93	-6,896.47
Check	11/04/2014	7320	STANLEY S. WOL...	X	-147.50	-7,043.97
Check	11/04/2014	7322	GRAINGER	X	-113.94	-7,157.91
Check	11/04/2014	7319	DUANE RABIDEAU	X	-100.00	-7,257.91
Check	11/04/2014	7317	THE GAZETTE	X	-98.70	-7,356.61
Check	11/04/2014	7324	EMERICH SALES ...	X	-32.97	-7,389.58
Check	11/06/2014		NATIONAL GRID	X	-299.45	-7,689.03
Check	11/06/2014		D.A. KENYON ENT...	X	-180.00	-7,869.03
Check	11/06/2014		VERIZON	X	-98.31	-7,967.34
Check	11/06/2014		TIME WARNER CA...	X	-84.97	-8,052.31
Check	11/06/2014		COUNTY WASTE	X	-49.46	-8,101.77
Check	11/10/2014		KEYBANK	X	-10.00	-8,111.77
Check	11/28/2014		IMAGED ITEMS WI...	X	-3.50	-8,115.27
Check	11/28/2014		PAPER STATEME...	X	-3.00	-8,118.27
<b>Total Checks and Payments</b>					<b>-8,118.27</b>	<b>-8,118.27</b>
<b>Deposits and Credits - 1 item</b>						
Deposit	11/28/2014		INTEREST PAYME...	X	14.50	14.50
<b>Total Deposits and Credits</b>					<b>14.50</b>	<b>14.50</b>
<b>Total Cleared Transactions</b>					<b>-8,103.77</b>	<b>-8,103.77</b>
<b>Cleared Balance</b>					<b>-8,103.77</b>	<b>128,496.40</b>
<b>Uncleared Transactions</b>						
<b>Checks and Payments - 3 items</b>						
Check	02/04/2014	7209	DENNIS POKRZY...		-100.00	-100.00
Check	05/05/2014	7258	FIRE ENGINEERING		-67.00	-167.00
Check	09/07/2014	7305	COMMISSIONER ...		-50.00	-217.00
<b>Total Checks and Payments</b>					<b>-217.00</b>	<b>-217.00</b>
<b>Total Uncleared Transactions</b>					<b>-217.00</b>	<b>-217.00</b>
<b>Register Balance as of 11/30/2014</b>					<b>-8,320.77</b>	<b>128,279.40</b>
<b>Ending Balance</b>					<b>-8,320.77</b>	<b>128,279.40</b>



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

Business Banking Statement  
November 30, 2014  
page 1 of 4

0720

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

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

*Important information regarding changes that pertain to the Agreement for Small Business Debit Card and Electronic Funds Transfer Services*  
At KeyBank, we are committed to providing you with information regarding changes pertaining to your debit card or ATM card. This notification amends the Agreement for Small Business Debit Card and Electronic Funds Transfer Services you received at the time you opened your Account, as amended.

*Effective October 17, 2014, the Agreement for Small Business Debit Card and Electronic Funds Transfer Services is revised to reflect changes to the MasterCard Zero Liability rules. Under the pre-October 17, 2014 MasterCard rules, the zero liability rule applied to unauthorized use of your Card for non-PIN Card transactions as long as you exercised reasonable care in safeguarding the card from theft or loss; you had not reported two or more incidents of unauthorized transactions in the preceding 12 months; and your account was in good standing. Under the revised rules, which now cover not only non-PIN Card transactions, but also PIN transactions, MasterCard eliminated two of the conditions and added a new one regarding prompt notice of card loss or theft. Under the revised rules there is zero liability under two conditions: The customer exercised reasonable care in safeguarding the card from loss or theft (as before) and upon becoming aware of such loss or theft of the card, promptly reported the loss or theft to the issuer (new).*

*The revised section below replaces this section in the Agreement for Small Business Debit Card and Electronic Funds Transfer Services you received at the time you opened your Account, as amended.*

- 1. YOUR USE OF A CARD; AND LIABILITY FOR UNAUTHORIZED TRANSFERS.**  
*(e) Zero Liability Rule. You will have "Zero Liability" for unauthorized use of your Card only if the following conditions are met: (i) you have exercised reasonable care in safeguarding your Card from the risk of loss, theft or "unauthorized use" and (ii) upon becoming aware of such loss, theft or unauthorized use of the Card you promptly report the loss, theft or unauthorized use to us. If you fail to satisfy any of these conditions for a non-PIN or a PIN Card Transaction and someone uses your Card without your authorization, you could lose the entire Card Balance. For purposes of*

0720 - 03290

12239



0720

**KeyNotes** (con't)

this rule, "unauthorized use" means the use of a MasterCard-branded card by a person other than you who does not have actual, implied, or apparent authority for such use, and from which you did not receive any benefit. Zero Liability does not apply: (a) to Cards issued to entities that are not natural persons; (b) to Cards issued primarily for business, commercial or agricultural purposes that are not MasterCard Business Card programs; or (c) to Cards issued or distributed outside MasterCard's U.S. Region.

We want to be sure you have the right banking solution for your needs. If you have any questions about any of this information, please do not hesitate to call the number that appears on this statement, visit your local KeyBank branch, or contact your Relationship Manager.

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

Did you know that you can set your ATM preferences while you are at the ATM or within Online Banking on key.com?

ATM - after you select your language, touch "Preferences" to save your preferences.

key.com - To select/change your ATM preferences on key.com, you will need to log into Online Banking and select "change preferences" under the Self-Service tab within My Profile.

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

0720

Beginning balance 10-31-14	\$7,950.65
3 Subtractions	-2,437.15
Interest paid	+0.22
Net fees and charges	-3.00
<b>Ending balance 11-30-14</b>	<b>\$5,510.72</b>

**Subtractions**

Withdrawals	Date	Serial#	Location	
	11-3		Bill Pay:First New York Fcu 108600 Wbn9W4L7	\$588.65
	11-3		Bill Pay:Sunmark Federal Cr 124890 Zb49S4L7	1,308.60
	11-17		Direct Withdrawal, lrs Usataxpmt	539.90
<b>Total subtractions</b>				<b>\$2,437.15</b>

**Interest earned**

Annual percentage yield (APY) earned	0.04%
Number of days this statement period	30

0720 - 03290



Business Banking Statement  
November 30, 2014  
page 3 of 4

10720

**Interest earned**  
(con't)

Interest paid 11-28-14	\$0.22
Interest earned this statement period	\$0.21
Interest paid year-to-date	\$18.94

**Fees and charges**

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
11-28-14	Paper Statement Fee	1	3.00	-\$3.00
<b>Fees and charges assessed this period</b>				<b>-\$3.00</b>





2:36 PM

12/02/14

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 0720 PAYROLL, Period Ending 11/30/2014**

	<u>Nov 30, 14</u>
Beginning Balance	7,950.65
Cleared Transactions	
Checks and Payments - 4 items	-2,440.15
Deposits and Credits - 1 item	0.22
Total Cleared Transactions	<u>-2,439.93</u>
Cleared Balance	<u><b>5,510.72</b></u>
Register Balance as of 11/30/2014	5,510.72
Ending Balance	5,510.72

2:36 PM  
12/02/14

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
**R8021 0720 PAYROLL, Period Ending 11/30/2014**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						7,950.65
<b>Cleared Transactions</b>						
<b>Checks and Payments - 4 items</b>						
Check	11/03/2014		ANDREW G. LA P...	X	-1,308.60	-1,308.60
Check	11/03/2014		Sharon B Cronin	X	-588.65	-1,897.25
Check	11/17/2014		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	11/28/2014		PAPER STATEME...	X	-3.00	-2,440.15
<b>Total Checks and Payments</b>					<u>-2,440.15</u>	<u>-2,440.15</u>
<b>Deposits and Credits - 1 item</b>						
Deposit	11/28/2014		INTEREST PAYME...	X	0.22	0.22
<b>Total Deposits and Credits</b>					<u>0.22</u>	<u>0.22</u>
<b>Total Cleared Transactions</b>					<u>-2,439.93</u>	<u>-2,439.93</u>
<b>Cleared Balance</b>					<u>-2,439.93</u>	<u>5,510.72</u>
<b>Register Balance as of 11/30/2014</b>					<u>-2,439.93</u>	<u>5,510.72</u>
<b>Ending Balance</b>					<u><b>-2,439.93</b></u>	<u><b>5,510.72</b></u>



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

**Business Banking Statement**  
**November 30, 2014**  
page 1 of 3

2286

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

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

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

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### KeyNotes

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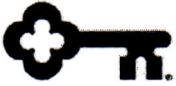
*Effective October 17, 2014, the Agreement for Small Business Debit Card and Electronic Funds Transfer Services is revised to reflect changes to the MasterCard Zero Liability rules. Under the pre-October 17, 2014 MasterCard rules, the zero liability rule applied to unauthorized use of your Card for non-PIN Card transactions as long as you exercised reasonable care in safeguarding the card from theft or loss; you had not reported two or more incidents of unauthorized transactions in the preceding 12 months; and your account was in good standing. Under the revised rules, which now cover not only non-PIN Card transactions, but also PIN transactions, MasterCard eliminated two of the conditions and added a new one regarding prompt notice of card loss or theft. Under the revised rules there is zero liability under two conditions: The customer exercised reasonable care in safeguarding the card from loss or theft (as before) and upon becoming aware of such loss or theft of the card, promptly reported the loss or theft to the issuer (new).*

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*(e)Zero Liability Rule. You will have "Zero Liability" for unauthorized use of your Card only if the following conditions are met: (i) you have exercised reasonable care in safeguarding your Card from the risk of loss, theft or "unauthorized use" and (ii) upon becoming aware of such loss, theft or unauthorized use of the Card you promptly report the loss, theft or unauthorized use to us. If you fail to satisfy any of these conditions for a non-PIN or a PIN Card Transaction and someone uses your Card without your authorization, you could lose the entire Card Balance. For purposes of*

2286 - 03290

12240



12286

**KeyNotes** (con't)

*this rule, "unauthorized use" means the use of a MasterCard-branded card by a person other than you who does not have actual, implied, or apparent authority for such use, and from which you did not receive any benefit. Zero Liability does not apply: (a) to Cards issued to entities that are not natural persons; (b) to Cards issued primarily for business, commercial or agricultural purposes that are not MasterCard Business Card programs; or (c) to Cards issued or distributed outside MasterCard's U.S. Region.*

*We want to be sure you have the right banking solution for your needs. If you have any questions about any of this information, please do not hesitate to call the number that appears on this statement, visit your local KeyBank branch, or contact your Relationship Manager.*

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*ATM - after you select your language, touch "Preferences" to save your preferences.*

*key.com - To select/change your ATM preferences on key.com, you will need to log into Online Banking and select "change preferences" under the Self-Service tab within My Profile.*

**Key Business Silver Money Market Svç**  
 CHARLTON FIRE DISTRICT #1  
 APPARATUS CAPITAL RESERVE

12286

Beginning balance 10-31-14	\$370,283.33
Interest paid	+15.22
<b>Ending balance 11-30-14</b>	<b>\$370,298.55</b>

**Interest earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 11-28-14	\$15.22
Interest earned this statement period	\$15.21
Interest paid year-to-date	\$160.75



2:37 PM

12/02/14

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 2286 APPARATUS, Period Ending 11/30/2014**

	<u>Nov 30, 14</u>
<b>Beginning Balance</b>	370,283.33
<b>Cleared Transactions</b>	
<b>Deposits and Credits - 1 item</b>	<u>15.22</u>
<b>Total Cleared Transactions</b>	<u>15.22</u>
<b>Cleared Balance</b>	<u><b>370,298.55</b></u>
<b>Register Balance as of 11/30/2014</b>	370,298.55
<b>Ending Balance</b>	370,298.55



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

**Business Banking Statement**  
**November 30, 2014**  
page 1 of 3

02294

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

**Questions or comments?**  
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2294 - 03290

12241





2294

**KeyNotes** (con't)

*this rule, "unauthorized use" means the use of a MasterCard-branded card by a person other than you who does not have actual, implied, or apparent authority for such use, and from which you did not receive any benefit. Zero Liability does not apply: (a) to Cards issued to entities that are not natural persons; (b) to Cards issued primarily for business, commercial or agricultural purposes that are not MasterCard Business Card programs; or (c) to Cards issued or distributed outside MasterCard's U.S. Region.*

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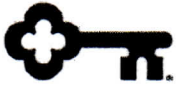
**Key Business Silver Money Market S\**  
 CHARLTON FIRE DISTRICT #1  
 EQUIPMENT CAPITAL RESERVES

**2294**

Beginning balance 10-31-14	\$77,046.81
Interest paid	+3.17
<b>Ending balance 11-30-14</b>	<b>\$77,049.98</b>

**Interest earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 11-28-14	\$3.17
Interest earned this statement period	\$3.16
Interest paid year-to-date	\$31.10



**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.

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

2:37 PM  
12/02/14

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 2294 EQUIPMENT, Period Ending 12/01/2014**

	<u>Dec 1, 14</u>
Beginning Balance	77,046.81
Cleared Transactions	
Deposits and Credits - 1 item	3.17
Total Cleared Transactions	<u>3.17</u>
Cleared Balance	<u>77,049.98</u>
Register Balance as of 12/01/2014	77,049.98
Ending Balance	77,049.98



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

**Business Banking Statement**  
**November 30, 2014**  
page 1 of 3

12302

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**CHARLTON FIRE DISTRICT #1**  
**EMERGENCY REPAIR RESERVES**  
**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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12302 - 03290

12242



2302

**KeyNotes** (con't)

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

2302

Beginning balance 10-31-14	\$25,015.11
Interest paid	+1.03
<b>Ending balance 11-30-14</b>	<b>\$25,016.14</b>

**Interest earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 11-28-14	\$1.03
Interest earned this statement period	\$1.02
Interest paid year-to-date	\$11.45



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\* 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.

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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.

<p><b>4</b> 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> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr> <td><b>TOTAL →</b></td> <td><b>\$</b></td> </tr> </tbody> </table>	Check # or Date	Amount																											<b>TOTAL →</b>	<b>\$</b>	<p><b>5</b> 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> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr> <td><b>TOTAL →</b></td> <td><b>\$</b></td> </tr> </tbody> </table>	Date	Amount																											<b>TOTAL →</b>	<b>\$</b>
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12/02/14

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 2302 EMERGENCY, Period Ending 12/01/2014**

	<u>Dec 1, 14</u>
<b>Beginning Balance</b>	25,015.11
<b>Cleared Transactions</b>	
<b>Deposits and Credits - 1 item</b>	<u>1.03</u>
<b>Total Cleared Transactions</b>	<u>1.03</u>
<b>Cleared Balance</b>	<u><b>25,016.14</b></u>
<b>Register Balance as of 12/01/2014</b>	25,016.14
<b>Ending Balance</b>	25,016.14



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

**Business Banking Statement**  
**November 30, 2014**  
page 1 of 3

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**CHARLTON FIRE DISTRICT #1**  
**CAPITAL IMPROVEMENTS RESERVES**  
**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

*Important information regarding changes that pertain to the Agreement for Small Business Debit Card and Electronic Funds Transfer Services*  
*At KeyBank, we are committed to providing you with information regarding changes pertaining to your debit card or ATM card. This notification amends the Agreement for Small Business Debit Card and Electronic Funds Transfer Services you received at the time you opened your Account, as amended.*

*Effective October 17, 2014, the Agreement for Small Business Debit Card and Electronic Funds Transfer Services is revised to reflect changes to the MasterCard Zero Liability rules. Under the pre-October 17, 2014 MasterCard rules, the zero liability rule applied to unauthorized use of your Card for non-PIN Card transactions as long as you exercised reasonable care in safeguarding the card from theft or loss; you had not reported two or more incidents of unauthorized transactions in the preceding 12 months; and your account was in good standing. Under the revised rules, which now cover not only non-PIN Card transactions, but also PIN transactions, MasterCard eliminated two of the conditions and added a new one regarding prompt notice of card loss or theft. Under the revised rules there is zero liability under two conditions: The customer exercised reasonable care in safeguarding the card from loss or theft (as before) and upon becoming aware of such loss or theft of the card, promptly reported the loss or theft to the issuer (new).*

*The revised section below replaces this section in the Agreement for Small Business Debit Card and Electronic Funds Transfer Services you received at the time you opened your Account, as amended.*

- 1. YOUR USE OF A CARD; AND LIABILITY FOR UNAUTHORIZED TRANSFERS.**  
*(e) Zero Liability Rule. You will have "Zero Liability" for unauthorized use of your Card only if the following conditions are met: (i) you have exercised reasonable care in safeguarding your Card from the risk of loss, theft or "unauthorized use" and (ii) upon becoming aware of such loss, theft or unauthorized use of the Card you promptly report the loss, theft or unauthorized use to us. If you fail to satisfy any of these conditions for a non-PIN or a PIN Card Transaction and someone uses your Card without your authorization, you could lose the entire Card Balance. For purposes of*

12310 - 03290

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**KeyNotes** (con't)

*this rule, "unauthorized use" means the use of a MasterCard-branded card by a person other than you who does not have actual, implied, or apparent authority for such use, and from which you did not receive any benefit. Zero Liability does not apply: (a) to Cards issued to entities that are not natural persons; (b) to Cards issued primarily for business, commercial or agricultural purposes that are not MasterCard Business Card programs; or (c) to Cards issued or distributed outside MasterCard's U.S. Region.*

*We want to be sure you have the right banking solution for your needs. If you have any questions about any of this information, please do not hesitate to call the number that appears on this statement, visit your local KeyBank branch, or contact your Relationship Manager.*

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

*Did you know that you can set your ATM preferences while you are at the ATM or within Online Banking on key.com?*

*ATM - after you select your language, touch "Preferences" to save your preferences.*

*key.com - To select/change your ATM preferences on key.com, you will need to log into Online Banking and select "change preferences" under the Self-Service tab within My Profile.*

**Key Business Silver Money Market Svcs.**  
 CHARLTON FIRE DISTRICT #1  
 CAPITAL IMPROVEMENTS RESERVES

2310

Beginning balance 10-31-14	\$123,735.50
Interest paid	+5.09
<b>Ending balance 11-30-14</b>	<b>\$123,740.59</b>

**Interest earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 11-28-14	\$5.09
Interest earned this statement period	\$5.08
Interest paid year-to-date	\$54.01



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
ADVC 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.

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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.

Table with 2 columns: Check # or Date, Amount. Includes a TOTAL row at the bottom.

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

Table with 2 columns: Date, Amount. Includes a TOTAL row at the bottom.

6 Enter ending balance shown on your statement.

Table with 2 columns: \$, \$

7 Add 5 and 6 and enter total here.

Table with 2 columns: \$, \$

8 Enter total from 4.

Table with 2 columns: \$, \$

9 Subtract 8 from 7 and enter difference here.

Table with 2 columns: \$, \$

This amount should agree with your check register balance.

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12/02/14

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 11/30/2014**

	<u>Nov 30, 14</u>
Beginning Balance	123,735.50
Cleared Transactions	
Deposits and Credits - 1 item	<u>5.09</u>
Total Cleared Transactions	<u>5.09</u>
Cleared Balance	<u><b>123,740.59</b></u>
Register Balance as of 11/30/2014	123,740.59
Ending Balance	123,740.59

**CHARLTON FIRE DISTRICT #1**  
**YTD P & L BUDGET VS. ACTUAL**  
January through November 2014

	Jan - Nov 14	Budget	\$ Over Budget	% of Budget
<b>Income</b>				
A1001 REAL PROPERTY TAXES	294,600.00	294,600.00	0.00	100.0%
Total A1001 REAL PROPERTY TAXES	294,600.00	294,600.00	0.00	100.0%
A2401 INTEREST & EARNINGS	18.94			
INTEREST & EARNINGS CHECKING	212.52			
INTEREST & EARNINGS OPERATING	257.31			
INTEREST & EARNINGS OTHER ACCTS	0.00	500.00	-500.00	0.0%
A2401 INTEREST & EARNINGS - Other	488.77	500.00	-11.23	97.8%
Total A2401 INTEREST & EARNINGS	769.64	500.00		
A2665 SALES OF PROPERTY	365.00			
SALE OF EQUIPMENT	365.00			
Total A2665 SALES OF PROPERTY	365.00			
A2705 GIFTS & DONATIONS	250.00			
A2770 UNCLASSIFIED	701.79			
OTHER UNCLASSIFIED	200.00			
A2770 UNCLASSIFIED - Other	901.79			
Total A2770 UNCLASSIFIED	901.79			
Total Income	296,605.56	295,100.00	1,505.56	100.5%
Gross Profit	296,605.56	295,100.00	1,505.56	100.5%
Expense				
A34101 FIRE PER SVC	2,068.00			
PERSONAL SERVICES	1,568.60			
FEDERAL INCOME TAX	366.85			
FICA EMPLOYEE	465.60			
MEDICARE EMPLOYEE	6,475.15	8,400.00	-1,924.85	77.1%
NYS INCOME TAX	14,394.60	19,200.00	-4,805.40	75.0%
SECRETARY WAGES	25,338.80	27,600.00	-2,261.20	91.8%
TREASURER WAGES	25,338.80	27,600.00	-2,261.20	91.8%
Total A34101 FIRE PER SVC	25,338.80	27,600.00	-2,261.20	91.8%

**CHARLTON FIRE DISTRICT #1**  
**YTD P & L BUDGET VS. ACTUAL**  
**January through November 2014**

	Jan - Nov 14	Budget	\$ Over Budget	% of Budget
<b>EQUIPMENT</b>				
<b>A34102 FIRE, EQUIP &amp; CAP OUTLAY</b>	8,786.03	1,000.00	7,786.03	878.6%
APPARATUS EQUIPMENT	209.94	1,000.00	-790.06	21.0%
BUILDING EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
EMS EQUIPMENT	11,136.87	4,000.00	7,136.87	278.4%
FIREFIGHTER EQUIPMENT	5,802.88	1,000.00	4,802.88	580.3%
HOSE REPLACEMENT	2,146.08	22,200.00	-8,504.81	61.7%
MISCELLANEOUS EQUIPMENT	13,695.19	3,000.00	2,059.00	168.6%
PERSONAL PROTECTIVE EQUIP	5,059.00	1,500.00	-1,500.00	0.0%
RADIOS	0.00	2,000.00	-2,000.00	0.0%
SCBA BOTTLE & PACK REPLACEMENT	0.00	1,500.00	-1,500.00	0.0%
SCBA PACK REPLACEMENT	0.00	2,000.00	-2,000.00	0.0%
<b>Total EQUIPMENT</b>	<b>46,835.99</b>	<b>36,700.00</b>	<b>10,135.99</b>	<b>127.6%</b>
<b>A34104 FIRE PROTECTION</b>	891.95	1,000.00	-108.05	89.2%
ALLIED WASTE	0.00	4,000.00	-4,000.00	0.0%
ANNUAL AUDIT	13,545.81	20,000.00	-6,454.19	67.7%
APPARATUS MAINT/REPAIR	340.00	400.00	-60.00	85.0%
ASSOCIATION DUES	5,440.49	4,800.00	640.49	113.3%
BUILDING & GROUNDS MAINTENANCE	2,069.51	4,300.00	-2,230.49	48.1%
BUILDING & GROUNDS TRAINING	800.00	800.00	-800.00	0.0%
COMMISSIONER TRAINING	2,295.13	1,700.00	595.13	135.0%
DATA ENTRY-INCIDENT REPORTING	5,653.50	6,000.00	-346.50	94.2%
ELECTRIC & GAS	1,061.12	4,000.00	-2,938.88	26.5%
EMS SUPPLIES	540.00	2,000.00	-1,460.00	27.0%
EMS TRAINING	605.83	1,000.00	-394.17	60.6%
EQUIPMENT MAINT/REPAIR	5,650.01	3,000.00	2,650.01	188.3%
FIRE PREVENTION	5,485.00	9,000.00	-3,515.00	60.9%
FIREFIGHTER PHYSICAL EXAMS	1,112.13	5,000.00	-3,887.87	22.2%
FIREFIGHTER TRAINING	284.37	1,200.00	-915.63	23.7%
FIREMATIC & REHAB SUPPLIES	0.00	500.00	-500.00	0.0%
FOOD REIMBURSEMENTS	352.22	1,000.00	-647.78	35.2%
FUEL - BUILDING	8,983.80	10,000.00	-1,016.20	89.8%
FUEL - TRUCKS	5,725.50	6,000.00	-274.50	95.4%
HEALTH & MEDICAL	195.00	1,200.00	-98.00	108.2%
HOSE TESTING	1,298.00	6,500.00	439.17	106.8%
INSPECTION OF DEPARTMENT	6,939.17	6,500.00	439.17	106.8%
INSURANCE	18,834.63	20,000.00	-1,165.37	94.2%
INTERIOR FIREFIGHTING FIT TRAIN	540.00	900.00	-360.00	60.0%
LEGAL SERVICES	2,632.50	12,000.00	-9,367.50	21.9%
MAINTENANCE SUPPLIES	1,837.84	2,000.00	-162.16	91.8%
MISCELLANEOUS	1,617.77	1,000.00	617.77	161.8%
PAGER REPAIR BATTERIES	596.00	1,000.00	-404.00	59.6%
PHYSICAL FITNESS	900.00	4,000.00	-3,100.00	22.5%

**CHARLTON FIRE DISTRICT #1**  
**YTD P & L BUDGET VS. ACTUAL**  
 January through November 2014

	Jan - Nov 14	Budget	\$ Over Budget	% of Budget
	1,203.48	400.00	803.48	300.9%
	542.19	1,200.00	-657.81	45.2%
	143.22	200.00	-56.78	71.6%
	0.00	1,000.00	-1,000.00	0.0%
	4,371.49	4,500.00	-128.51	97.1%
	597.27	500.00	97.27	119.5%
	210.00	500.00	-290.00	42.0%
POSTAGE				
PRINTING & SUPPLIES				
PUBLIC NOTICES				
SCBA PACK TESTING				
TELEPHONE & CABLE				
WATER				
WEBSITE ADMINISTRATION				
Total A34104 FIRE PROTECTION	102,494.93	139,600.00	-37,105.07	73.4%
A9030.8 SOCIAL SECURITY				
FICA EMPLOYER				
MEDICARE EMPLOYER				
Total A9030.8 SOCIAL SECURITY	1,568.60	1,800.00	-231.40	87.1%
A901.9 INTERFUND TRANSFERS TO APPARATUS CAPITAL RESERVES				
A9901.9 INTERFUND TRANSFERS				
Total A9901.9 INTERFUND TRANSFERS	366.85	400.00	-33.15	91.7%
Total Expense	1,935.45	2,200.00	-264.55	88.0%
	0.00	89,000.00	-89,000.00	0.0%
	0.00	89,000.00	-89,000.00	0.0%
	176,605.17	295,100.00	-118,494.83	59.8%
Net Income	120,000.39	0.00	120,000.39	100.0%

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 12/02/14  
 Cash Basis