

Charlton Fire District Meeting Minutes

March 4, 2014

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on March 4, 2014 at 7:02 p.m.

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

ABSENT: Bob Rosa, Kevin Loukes

1. Approval of Agenda

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

2. Approval of Minutes

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

3. Chairman's Report

An invite from the Association of Fire Districts of the Capital Area was read by Jeff Voigt.

4. Treasurer's Report

a. Treasurer's Report presented by Andy LaPatra.

b. Review and audit of bills.

c. Operating Account: \$316,613.01
Payroll Account: \$27,807.08
Apparatus Capital Reserve: \$320,163.67
Equipment Capital Reserve: \$53,023.16
Emergency Capital Reserve: \$25,006.72
Capital Improvement Reserve: \$108,695.36
Total ending on March 1, 2014: \$581,309.00

d. Treasurer met with auditor. AUD has been completed and submitted. The auditor was pleased with its thoroughness.

Motion to pay outstanding bills made by Jeff Voigt and seconded by Dave Peters.
Approved 3-0.

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

5. Chief's Report

a. Bill Heilman presented Chief's Report. 11 calls for the month:
5-EMS
3-Fire alarm
2-MVA
1- Power lines down

- b. Fire helmets and box lights are in and in service.
- c. CPR is scheduled for March 17th and HCFD will be attending with 15 members.
- d. The Defensive Driving class will be on March 29th.
- e. Four sets of turnout gear will be purchased totaling \$11,800.00.
- f. The annual SCBA Fit Testing has been completed.
- g. U-183 broke down during a call and was towed to Gill's Garage for repair. The fuel filter cap was cross threaded. A call to VRS was made because the truck had just been to VRS for its annual service. VRS will be called for future emergency repairs.
- h. ETA-182 had new tires installed. The tires on R-184 will be replaced in two years.
- i. 18-0 needs servicing.
- j. Purchase requests were presented. (Motions under New Business)

7. Committee Reports

a. Facilities Management:

Replacement doors were delivered. Just waiting for nicer weather to install them.

b. Emergency Vehicles:

Truck committee met again. HME was selected to develop a bid spec for the new fire truck. Once drafted, the committee and the District lawyer will review it.

c. Staff Relations:

There is nothing to report at this time.

d. Inventory:

There is nothing to report at this time.

8. Unfinished Business

Resolution 2-2014(Surplus Disposal of the 2002 Chevy Blazer) was discussed and approved.

Motion to approve Resolution 2-2014 made by Dave Peters and seconded by Bob LeGere. Approved 3-0.

9. New Business

- a. Quilty insurance application for Pollution Liability coverage was discussed.
- b. The Board will be meeting in the near future to review existing CFD policies. Date(s) of meeting(s) to be determined.
- c. The Board discussed the need for an Attendance Policy. One will be drafted and discussed at the next meeting.
- d. The Ladies Auxiliary requested permission to use the fire house on April 6th from 5-10 pm. for a potluck dinner.

Motion to approve the use of the fire house by the Ladies Auxiliary made by Dave Peters and seconded by Jeff Voigt. Approved 3-0

Motion to approve the \$100.00 physical fitness reimbursement to John Morgan made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0

Motion to approve the \$100.00 physical fitness reimbursement to Trent Mitchell made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve the purchase of four pairs of fire boots for \$1,350.00 made by Jeff Voigt and seconded by Dave Peters. Approved 3-0.

Motion to approve the purchase of ten hoods for \$200.00 made by Dave Peters and seconded by Jeff Voigt. Approved 3-0.

Motion to approve the purchase of four sets of pants and jackets for \$7,600.00 made by Jeff Voigt and seconded by Dave Peters. Approved 3-0.

Motion to approve the purchase of four pairs of MES rescue gloves for \$156.00 made by Jeff Voigt and seconded by Dave Peters. Approved 3-0.

Motion to approve the purchase of four pairs of structural gloves for \$272.00 made by Bob LeGere and seconded by Dave Peters. Approved 3-0.

Motion to approve the purchase of four masks for \$816.00 made by Bob LeGere and seconded by Jeff Voigt. Approved 3-0.

Motion to approve the purchase of four mask fit tests for \$160.00 made by Bob LeGere and seconded by Jeff Voigt. Approved 3-0.

Motion to approve the purchase of four fire helmets for \$1,400.00 made by Bob LeGere and seconded by Jeff Voigt. Approved 3-0.

Motion to approve the purchase of industrial Velcro for \$28.97 made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve the Scotia Linen Invoice for \$18.75 made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve the purchase of twenty vehicle washes for the Chiefs' cars for \$80.00 made by Jeff Voigt and seconded by Dave Peters. Approved 3-0.

10. Privilege of the Floor

Compliments on the Installation Banquet were given to the Board. Also, a fireman expressed concern over the breakdown of 18-3 after it had just been into VRS for an annual inspection. This issue is being addressed by the Board.

12. Adjournment

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

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03/02/14

Cash Basis

CHARLTON FIRE DISTRICT #1
Profit & Loss
February 2014

	Feb 14	Jan 14	\$ Change
Income			
A2770 UNCLASSIFIED			
OTHER UNCLASSIFIED	0.00	701.79	-701.79
Total A2770 UNCLASSIFIED	0.00	701.79	-701.79
A2665 SALES OF PROPERTY			
SALE OF EQUIPMENT	0.00	365.00	-365.00
Total A2665 SALES OF PROPERTY	0.00	365.00	-365.00
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS CHECKING	2.93	1.82	1.11
INTEREST & EARNINGS OPERATING	15.65	8.12	7.53
INTEREST & EARNINGS OTHER ACCTS	19.44	21.52	-2.08
Total A2401 INTEREST & EARNINGS	38.02	31.46	6.56
A1001 REAL PROPERTY TAXES			
REAL PROPERTY TAXES	294,600.00	0.00	294,600.00
Total A1001 REAL PROPERTY TAXES	294,600.00	0.00	294,600.00
Total Income	294,638.02	1,098.25	293,539.77
Gross Profit	294,638.02	1,098.25	293,539.77
Expense			
A90301 SOCIAL SECURITY			
MEDICARE EMPLOYER	33.35	33.35	0.00
FICA EMPLOYER	142.60	142.60	0.00
Total A90301 SOCIAL SECURITY	175.95	175.95	0.00
A34101 FIRE PER SVC			
PERSONAL SERVICES			
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
Total PERSONAL SERVICES	2,261.20	2,377.60	-116.40
Total A34101 FIRE PER SVC	2,261.20	2,377.60	-116.40
A34104 FIRE PROTECTION			
FIREFIGHTER PHYSICAL EXAMS	0.00	5,485.00	-5,485.00
WATER	0.00	500.93	-500.93
ASSOCIATION DUES	0.00	75.00	-75.00
PUBLIC NOTICES	0.00	4.52	-4.52
POSTAGE	0.00	216.00	-216.00
EMS DATA ENTRY PACKAGE	0.00	1,548.00	-1,548.00
FUEL - TRUCKS	0.00	2,076.10	-2,076.10
FIRE PREVENTION	0.00	3,264.18	-3,264.18
FOOD REIMBURSEMENTS	16.64	0.00	16.64
WEBSITE ADMINISTRATION	40.00	0.00	40.00
ALLIED WASTE	105.47	210.94	-105.47
PRINTING & SUPPLIES	126.46	0.00	126.46
BUILDING & GROUNDS MAINTENANCE	145.00	56.71	88.29
MAINTENANCE SUPPLIES	150.00	120.00	30.00
EQUIPMENT MAINT/REPAIR	165.65	0.00	165.65
FIREFIGHTER TRAINING	167.00	39.95	127.05
EMS SUPPLIES	171.00	298.58	-127.58
TELEPHONE & CABLE	351.57	499.46	-147.89
PHYSICAL FITNESS	400.00	100.00	300.00
ELECTRIC & GAS	803.96	863.25	-59.29
MISCELLANEOUS	899.29	139.50	759.79
FUEL - BUILDING	1,792.94	2,898.04	-1,105.10
APPARATUS MAINT/REPAIR	2,937.85	647.72	2,290.13
Total A34104 FIRE PROTECTION	8,272.83	19,043.88	-10,771.05

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03/02/14
Cash Basis

CHARLTON FIRE DISTRICT #1
Profit & Loss
February 2014

	<u>Feb 14</u>	<u>Jan 14</u>	<u>\$ Change</u>
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
APPARATUS EQUIPMENT	0.00	8,200.03	-8,200.03
MISCELLANEOUS EQUIPMENT	281.95	0.00	281.95
PERSONAL PROTECTIVE EQUIP	1,069.23	365.00	704.23
FIREFIGHTER EQUIPMENT	5,703.69	765.71	4,937.98
HOSE REPLACEMENT	5,802.88	0.00	5,802.88
Total EQUIPMENT	<u>12,857.75</u>	<u>9,330.74</u>	<u>3,527.01</u>
Total A34102 FIRE, EQUIP & CAP OUTLAY	<u>12,857.75</u>	<u>9,330.74</u>	<u>3,527.01</u>
Total Expense	<u>23,567.73</u>	<u>30,928.17</u>	<u>-7,360.44</u>
Net Income	<u>271,070.29</u>	<u>-29,829.92</u>	<u>300,900.21</u>



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Account Summary

CHARLTON FIRE DISTRICT #1

Deposit Summary

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<u>Account Name</u>	<u>Account No.</u>	<u>Ledger Balance</u>	<u>Avail. Balance</u>
R8021 0712 OPERATING	xxxxxxxx0712	\$316,613.01	\$316,613.01
R8021 0720 PAYROLL	xxxxxxxx0720	\$27,807.08	\$27,807.08
R8021 2286 APPARATUS	xxxxxxxx2286	\$320,163.67	\$320,163.67
R8021 2294 EQUIPMENT	xxxxxxxx2294	\$53,023.16	\$53,023.16
R8021 2302 EMERGENCY	xxxxxxxx2302	\$25,006.72	\$25,006.72
R8021 2310 CAPITAL IMPROVEMENTS	xxxxxxxx2310	\$108,695.36	\$108,695.36
Totals:		\$851,309.00	\$851,309.00

statement delivery preferences.

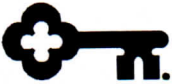
For assistance please call **1-888-58**
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**CHARLTON FIRE DISTRICT #1
BANK ACCOUNT BALANCES**

Cash Basis

	<u>Feb 14</u>
R8021 0712 OPERATING	316,439.37
R8021 0720 PAYROLL	27,807.08
R8021 2286 APPARATUS	320,163.67
R8021 2294 EQUIPMENT	53,023.16
R8021 2302 EMERGENCY	25,006.72
R8021 2310 CAPITAL IMPROVEMENTS	108,695.36
TOTAL	<u>851,135.36</u>



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

Business Banking Statement
February 28, 2014
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0712

21 X 0081 00021 R EM T1
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT
786 CHARLTON RD
CHARLTON NY 12019-2804

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

KeyNotes

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

You are receiving this information about the revisions to the KeyBank Rewards Terms and Conditions because you have a Checking Account eligible to be enrolled in the KeyBank Relationship Rewards Program or may currently be enrolled or you may decide to enroll in the future.

*Effective April 1, 2014, the KeyBank Rewards Program Terms and Conditions is being revised. The changes being made can be found in the following sections:
Section II. Enrollment & Registration.*

3. Registration. The following sentence is being added to the end of the first paragraph in this section: In the future, if you are logging into keybankrewards.com directly, you may need to re-register with additional self-identifying information and change your ID to be your e-mail address due to planned system upgrades.

Signers and Primary Signers. (b) Signer on an Eligible Credit Card Account. The third sentence in subsection (b) will be revised to include additional clarifying information pertaining to authorized signers on Eligible Business Credit Cards. The revised sentence is as follows: Additionally, if the Eligible Credit Card is a business credit card for which the business is the obligor, then signer shall also include (i) the individual who is the legal representative of the business who applied for the business to receive the Eligible Credit Card and/or (ii) an administrative person the business has designated to manage the Rewards Account including viewing and redeeming Points earned by the business.

Section III. Earning Points.

5. Activity and Bonus Points with Enrolled Checking Account. Mobile Deposit is being added as an additional way to earn Activity and Bonus Points for Consumer Enrolled Accounts.

6. "Relationship Product" and Relationship Rewards Product Points for Consumer Customers with Enrolled Checking Account.

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KeyNotes (con't)

7. "Relationship Product" and Relationship Reward Product Points for Business Customers with Enrolled Checking Account. Subsections 6 and 7 are being revised to reflect that there are limitations to cross sell points based on the type of product (consumer or business) and the type of checking account enrolled (consumer or business). In addition, there are limitations on the number of cross sell points that can be earned per customer and per account. The changes within each subsection are as follows:

In subsection 6, the following will be added as a new second paragraph: Regardless of who opens the Relationship Product, Product Point(s) with respect to Consumer Enrolled Checking Accounts will be awarded to each Consumer Enrolled Checking Account which has a Signer in common with said Relationship Product, provided however that the number of awards shall never exceed the lesser of (i) the number of Consumer Enrolled Checking Accounts, or (ii) the number of Signers on said Relationship Product. Product Point awards will be made with respect to Enrolled Checking Accounts bearing the lowest sequential account number to highest until the maximum number of awards is reached.

In subsection 7, the following will be added as a new second paragraph: Regardless of who opens the business Relationship Product, Product Point(s) with respect to Business Enrolled Checking Accounts will be awarded to each Business Enrolled Checking Account which has a Signer in common with said Relationship Product, provided however that the number of Product Point awards shall never exceed the lesser of (i) the number of Business Enrolled Checking Accounts, or (ii) the number of Signers on said Relationship Product. Product Point awards will be made with respect to Enrolled Checking Accounts bearing the lowest sequential account number to highest until the maximum number of awards is reached.

Section V. Transfer

Customers can now redeem points associated to their enrolled Eligible Products without requiring point transfers. Customers can still transfer points to other customers by calling customer service.

The second sentence below is being updated to reflect this change: Customers enrolled in Relationship Rewards can transfer all or part of their Rewards Points balance in their Relationship Rewards Account to another Relationship Rewards Account at KeyBank ("Points Transfer"). In order to transfer Rewards Points, a Customer can call customer service at 1-888-333-7780.

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

KeyBank Business Interest Checkir
 CHARLTON FIRE DISTRICT #1
 OPERATING ACCOUNT

J0712

Beginning balance 1-31-14	\$46,215.48
1 Addition	+294,600.00
28 Subtractions	-24,201.62
Interest paid	+15.65
Net fees and charges	-16.50
Ending balance 2-28-14	\$316,613.01



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Additions

<u>Deposits</u>	<u>Date</u>	<u>Serial #</u>	<u>Source</u>	
	2-18		Deposit Branch 0081 New York	\$294,600.00
Total additions				\$294,600.00

Subtractions

Paper Checks * check missing from sequence

<u>Check</u>	<u>Date</u>	<u>Amount</u>	<u>Check</u>	<u>Date</u>	<u>Amount</u>	<u>Check</u>	<u>Date</u>	<u>Amount</u>
7186	2-10	\$3,264.18	7211	2-10	1,514.82	7220	2-27	71.25
*7204	2-13	48.00	7212	2-12	2,280.49	7221	2-21	5,926.63
7205	2-7	130.00	7213	2-7	389.94	7222	2-24	446.98
7206	2-10	100.00	7214	2-10	551.00	7223	2-24	1,231.74
7207	2-10	100.00	7215	2-10	105.00	7224	2-21	171.00
7208	2-10	210.00	*7217	2-24	165.65	7225	2-27	40.00
*7210	2-7	100.00	*7219	2-28	4,200.00	7226	2-26	11.00
Paper Checks Paid								\$21,057.68

<u>Withdrawals</u>	<u>Date</u>	<u>Serial #</u>	<u>Location</u>	
	2-4		Bill Pay:Atypica Cbfd-1 3Bg9Z2A4	\$40.00
	2-4		Bill Pay:Verizon 518399 Kby952A4	95.60
	2-4		Bill Pay:Time Warner Cable 106007 Fbn9I2A4	155.97
	2-4		Bill Pay:National Grid-Niag 51564- Lbk982A4	803.96
	2-4		Bill Pay:Martin Petroleum Cfd #1 4Bd942A4	1,792.94
	2-6		Bill Pay:Allied Waste 3-0964 Fbk9D2S4	105.47
	2-6		Bill Pay:Da Kenyon Enterpri Cfd #1 Ubn922S4	150.00
Total subtractions				\$24,201.62

Interest earned

Annual percentage yield (APY) earned	0.14%
Number of days this statement period	28
Interest paid 2-28-14	\$15.65
Interest earned this statement period	\$15.64
Interest paid year-to-date	\$23.77
Interest earned (2013)	\$271.18

Fees and charges

<u>Date</u>	<u>Description</u>	<u>Quantity</u>	<u>Unit Charge</u>	
2-10-14	Jan Kbo Manage Access (Monthly)	1	10.00	-\$10.00
2-28-14	Imaged Items With Statement Charge	1	3.50	-3.50
2-28-14	Paper Statement Fee	1	3.00	-3.00
Fees and charges assessed this period				-\$16.50

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Account messages

Important information regarding changes to your Account.

At KeyBank we are committed to providing our clients with timely information regarding changes to your account. Please note the following changes will be made to your account effective April 1, 2014. These changes will be reflected in your April 2014 statement. Please contact your KeyBank representative with any questions.

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13212

3:15 PM

03/02/14

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0712 OPERATING, Period Ending 02/28/2014

	<u>Feb 28, 14</u>
Beginning Balance	46,215.48
Cleared Transactions	
Checks and Payments - 31 items	-24,218.12
Deposits and Credits - 2 items	294,615.65
Total Cleared Transactions	<u>270,397.53</u>
Cleared Balance	<u><u>316,613.01</u></u>
Uncleared Transactions	
Checks and Payments - 3 items	-173.64
Total Uncleared Transactions	<u>-173.64</u>
Register Balance as of 02/28/2014	<u><u>316,439.37</u></u>
Ending Balance	316,439.37

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0712 OPERATING, Period Ending 02/28/2014

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						46,215.48
Cleared Transactions						
Checks and Payments - 31 items						
Check	01/05/2014	7186	CHARLTON FIRE ...	X	-3,264.18	-3,264.18
Check	02/04/2014	7212	FASNY FCU CARD...	X	-2,280.49	-5,544.67
Check	02/04/2014		MARTIN PETROLI...	X	-1,792.94	-7,337.61
Check	02/04/2014	7211	BALLSTON LAKE ...	X	-1,514.82	-8,852.43
Check	02/04/2014		NATIONAL GRID	X	-803.96	-9,656.39
Check	02/04/2014	7214	DIVAL SAFETY & ...	X	-551.00	-10,207.39
Check	02/04/2014	7213	B-LANN EQUIPME...	X	-389.94	-10,597.33
Check	02/04/2014	7208	BILL HEILMAN	X	-210.00	-10,807.33
Check	02/04/2014		TIME WARNER CA...	X	-155.97	-10,963.30
Check	02/04/2014	7205	1ST RESPONDER	X	-130.00	-11,093.30
Check	02/04/2014	7215	HARTFORD STEA...	X	-105.00	-11,198.30
Check	02/04/2014	7210	KEVIN RIEHL	X	-100.00	-11,298.30
Check	02/04/2014	7207	AARON DYER	X	-100.00	-11,398.30
Check	02/04/2014	7206	MIKE CADY	X	-100.00	-11,498.30
Check	02/04/2014		VERIZON	X	-95.60	-11,593.90
Check	02/04/2014	7204	FIRE ENGINEERING	X	-48.00	-11,641.90
Check	02/04/2014		ATYPICA	X	-40.00	-11,681.90
Check	02/06/2014		D.A. KENYON ENT...	X	-150.00	-11,831.90
Check	02/06/2014		ALLIED WASTE	X	-105.47	-11,937.37
Check	02/10/2014		KEYBANK	X	-10.00	-11,947.37
Check	02/13/2014	7221	B-LANN EQUIPME...	X	-5,926.63	-17,874.00
Check	02/13/2014	7219	MES	X	-4,200.00	-22,074.00
Check	02/13/2014	7223	VRS SALES LTD	X	-1,231.74	-23,305.74
Check	02/13/2014	7222	DIVAL SAFETY & ...	X	-446.98	-23,752.72
Check	02/13/2014	7224	UNITED WELDING...	X	-171.00	-23,923.72
Check	02/13/2014	7217	ABC FIRE EQUIPM...	X	-165.65	-24,089.37
Check	02/13/2014	7220	W.S. DARLEY & CO	X	-71.25	-24,160.62
Check	02/13/2014	7225	SCOTIA LINEN	X	-40.00	-24,200.62
Check	02/13/2014	7226	BILL HEILMAN	X	-11.00	-24,211.62
Check	02/28/2014		IMAGED ITEMS WL...	X	-3.50	-24,215.12
Check	02/28/2014		PAPER STATEME...	X	-3.00	-24,218.12
Total Checks and Payments					-24,218.12	-24,218.12
Deposits and Credits - 2 items						
Deposit	02/18/2014		Deposit	X	294,600.00	294,600.00
Deposit	02/28/2014		INTEREST PAYME...	X	15.65	294,615.65
Total Deposits and Credits					294,615.65	294,615.65
Total Cleared Transactions					270,397.53	270,397.53
Cleared Balance					270,397.53	316,613.01
Uncleared Transactions						
Checks and Payments - 3 items						
Check	02/04/2014	7209	DENNIS POKRZY...		-100.00	-100.00
Check	02/13/2014	7216	VFPASNY		-57.00	-157.00
Check	02/13/2014	7218	PETE O'BRIEN		-16.64	-173.64
Total Checks and Payments					-173.64	-173.64
Total Uncleared Transactions					-173.64	-173.64
Register Balance as of 02/28/2014					270,223.89	316,439.37
Ending Balance					270,223.89	316,439.37

3:16 PM
03/02/14

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0720 PAYROLL, Period Ending 02/28/2014

	<u>Feb 28, 14</u>
Beginning Balance	30,244.30
Cleared Transactions	
Checks and Payments - 4 items	-2,440.15
Deposits and Credits - 1 item	2.93
Total Cleared Transactions	<u>-2,437.22</u>
Cleared Balance	<u>27,807.08</u>
Register Balance as of 02/28/2014	27,807.08
Ending Balance	27,807.08



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

Business Banking Statement
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X 0081 00000 R EM T1

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

Questions or comments?
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KeyNotes

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

You are receiving this information about the revisions to the KeyBank Rewards Terms and Conditions because you have a Checking Account eligible to be enrolled in the KeyBank Relationship Rewards Program or may currently be enrolled or you may decide to enroll in the future.

*Effective April 1, 2014, the KeyBank Rewards Program Terms and Conditions is being revised. The changes being made can be found in the following sections:
Section II. Enrollment & Registration.*

3. Registration. The following sentence is being added to the end of the first paragraph in this section: In the future, if you are logging into keybankrewards.com directly, you may need to re-register with additional self-identifying information and change your ID to be your e-mail address due to planned system upgrades.

Signers and Primary Signers. (b) Signer on an Eligible Credit Card Account. The third sentence in subsection (b) will be revised to include additional clarifying information pertaining to authorized signers on Eligible Business Credit Cards. The revised sentence is as follows: Additionally, if the Eligible Credit Card is a business credit card for which the business is the obligor, then signer shall also include (i) the individual who is the legal representative of the business who applied for the business to receive the Eligible Credit Card and/or (ii) an administrative person the business has designated to manage the Rewards Account including viewing and redeeming Points earned by the business.

Section III. Earning Points.

5. Activity and Bonus Points with Enrolled Checking Account. Mobile Deposit is being added as an additional way to earn Activity and Bonus Points for Consumer Enrolled Accounts.

6. "Relationship Product" and Relationship Rewards Product Points for Consumer Customers with Enrolled Checking Account.

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7. "Relationship Product" and Relationship Reward Product Points for Business Customers with Enrolled Checking Account. Subsections 6 and 7 are being revised to reflect that there are limitations to cross sell points based on the type of product (consumer or business) and the type of checking account enrolled (consumer or business). In addition, there are limitations on the number of cross sell points that can be earned per customer and per account. The changes within each subsection are as follows:

In subsection 6, the following will be added as a new second paragraph: Regardless of who opens the Relationship Product, Product Point(s) with respect to Consumer Enrolled Checking Accounts will be awarded to each Consumer Enrolled Checking Account which has a Signer in common with said Relationship Product, provided however that the number of awards shall never exceed the lesser of (i) the number of Consumer Enrolled Checking Accounts, or (ii) the number of Signers on said Relationship Product. Product Point awards will be made with respect to Enrolled Checking Accounts bearing the lowest sequential account number to highest until the maximum number of awards is reached.

In subsection 7, the following will be added as a new second paragraph: Regardless of who opens the business Relationship Product, Product Point(s) with respect to Business Enrolled Checking Accounts will be awarded to each Business Enrolled Checking Account which has a Signer in common with said Relationship Product, provided however that the number of Product Point awards shall never exceed the lesser of (i) the number of Business Enrolled Checking Accounts, or (ii) the number of Signers on said Relationship Product. Product Point awards will be made with respect to Enrolled Checking Accounts bearing the lowest sequential account number to highest until the maximum number of awards is reached.

Section V. Transfer
 Customers can now redeem points associated to their enrolled Eligible Products without requiring point transfers. Customers can still transfer points to other customers by calling customer service.
 The second sentence below is being updated to reflect this change:
 Customers enrolled in Relationship Rewards can transfer all or part of their Rewards Points balance in their Relationship Rewards Account to another Relationship Rewards Account at KeyBank ("Points Transfer"). In order to transfer Rewards Points, a Customer can call customer service at 1-888-333-7780.

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

KeyBank Business Interest Checkli

10720

CHARLTON FIRE DISTRICT #1
 PAYROLL ACCOUNT

Beginning balance 1-31-14	\$30,244.30
3 Subtractions	-2,437.15
Interest paid	+2.93
Net fees and charges	-3.00
Ending balance 2-28-14	\$27,807.08



00720

Subtractions

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	2-3		Bill Pay:First New York Fcu 108600 8Bp9Qrsl	\$588.65
	2-3		Bill Pay:Sunmark Federal Cr 124890 Hbn9Zrsl	1,308.60
	2-19		Direct Withdrawal, Irs Usat taxpymt	539.90
Total subtractions				\$2,437.15

Interest earned

Annual percentage yield (APY) earned	0.13%
Number of days this statement period	28
Interest paid 2-28-14	\$2.93
Interest earned this statement period	\$2.92
Interest paid year-to-date	\$4.75
Interest earned (2013)	\$16.60

Fees and charges

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
2-28-14	Paper Statement Fee	1	3.00	-\$3.00
Fees and charges assessed this period				-\$3.00

Account messages

Important information regarding changes to your Account.

At KeyBank we are committed to providing our clients with timely information regarding changes to your account. Please note the following changes will be made to your account effective April 1, 2014. These changes will be reflected in your April 2014 statement. Please contact your KeyBank representative with any questions.



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
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

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O. Box 93885, Cleveland, OH 44101-4825.

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

BALANCING YOUR ACCOUNT

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

INSTRUCTIONS

- 1 Verify and check off in your check register each deposit, check or other transaction shown on this statement.
2 Enter into your check register and SUBTRACT:
- Checks or other deductions shown on our statement that you have not already entered.
- The "Service charges", if any, shown on your statement.
3 Enter into your check register and ADD:
- Deposits or other credits shown on your statement that you have not already entered.
- The "Interest earned" shown on your statement, if any.

Form with 8 numbered steps for balancing the account, including tables for listing checks and deposits, and calculating the ending balance.

3:16 PM

03/02/14

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0720 PAYROLL, Period Ending 02/28/2014

<u>Type</u>	<u>Date</u>	<u>Num</u>	<u>Name</u>	<u>Clr</u>	<u>Amount</u>	<u>Balance</u>
Beginning Balance						30,244.30
Cleared Transactions						
Checks and Payments - 4 Items						
Check	02/03/2014		ANDREW G. LA P...	X	-1,308.60	-1,308.60
Check	02/03/2014		Sharon B Cronin	X	-588.65	-1,897.25
Check	02/19/2014		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	02/28/2014		PAPER STATEME...	X	-3.00	-2,440.15
Total Checks and Payments					<u>-2,440.15</u>	<u>-2,440.15</u>
Deposits and Credits - 1 item						
Deposit	02/28/2014		INTEREST PAYME...	X	2.93	2.93
Total Deposits and Credits					<u>2.93</u>	<u>2.93</u>
Total Cleared Transactions					<u>-2,437.22</u>	<u>-2,437.22</u>
Cleared Balance					<u>-2,437.22</u>	<u>27,807.08</u>
Register Balance as of 02/28/2014					<u>-2,437.22</u>	<u>27,807.08</u>
Ending Balance					<u><u>-2,437.22</u></u>	<u><u>27,807.08</u></u>



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

Business Banking Statement
February 28, 2014
 page 1 of 2

12286

T 0081 00000 R EM T1

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

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

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

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

12286

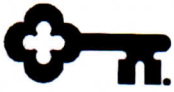
Beginning balance 1-31-14	\$320,151.39
Interest paid	+12.28
Ending balance 2-28-14	\$320,163.67

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	28
Interest paid 2-28-14	\$12.28
Interest earned this statement period	\$12.27
Interest paid year-to-date	\$25.87
Interest earned (2013)	\$145.48

12286 - 03290

13214



CUSTOMER ACCOUNT DISCLOSURES

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

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

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

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

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

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

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

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

- XFER TO SAV - Transfer to Savings Account
- XFER FROM SAV - Transfer from Savings Account
- XFER TO CKG - Transfer to Checking Account
- XFER FROM CKG - Transfer from Checking Account
- PMT TO CR CARD - Payment to Credit Card
- ADV CR CARD - Advance from Credit Card

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

IMPORTANT LINE OF CREDIT INFORMATION

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- 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.

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- 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 balances. 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

- Verify and check off in your check register each deposit, check or other transaction shown on this statement.
- Enter into your check register and **SUBTRACT**:
 - Checks or other deductions shown on our statement that you have *not* already entered.
 - The "Service charges", if any, shown on your statement.
- Enter into your check register and **ADD**:
 - Deposits or other credits shown on your statement that you have *not* already entered.
 - The "Interest earned" shown on your statement, if any.

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

3:20 PM

03/02/14

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2286 APPARATUS, Period Ending 02/28/2014

	<u>Feb 28, 14</u>
Beginning Balance	320,151.39
Cleared Transactions	
Deposits and Credits - 1 Item	<u>12.28</u>
Total Cleared Transactions	<u>12.28</u>
Cleared Balance	<u>320,163.67</u>
Register Balance as of 02/28/2014	<u>320,163.67</u>
Ending Balance	<u>320,163.67</u>



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

Business Banking Statement
February 28, 2014
 page 1 of 2

12294

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

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

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

Key Business Silver Money Market Svcs	12294	
CHARLTON FIRE DISTRICT#1		
EQUIPMENT CAPITAL RESERVES		
	Beginning balance 1-31-14	\$53,021.13
	Interest paid	+2.03
	Ending balance 2-28-14	\$53,023.16

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	28
Interest paid 2-28-14	\$2.03
Interest earned this statement period	\$2.03
Interest paid year-to-date	\$4.28
Interest earned (2013)	\$25.12

12294 - 03290

13215

3:21 PM
03/02/14

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2294 EQUIPMENT, Period Ending 03/01/2014

	<u>Mar 1, 14</u>
Beginning Balance	53,021.13
Cleared Transactions	
Deposits and Credits - 1 Item	<u>2.03</u>
Total Cleared Transactions	<u>2.03</u>
Cleared Balance	53,023.16
Register Balance as of 03/01/2014	<u>53,023.16</u>
Ending Balance	53,023.16



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

Business Banking Statement
February 28, 2014
 page 1 of 2

12302

T 0081 00000 R EM T1

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

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

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

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

12302

Beginning balance 1-31-14	\$25,005.76
Interest paid	+0.96
Ending balance 2-28-14	\$25,006.72

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	28
Interest paid 2-28-14	\$0.96
Interest earned this statement period	\$0.95
Interest paid year-to-date	\$2.03
Interest earned (2013)	\$12.49



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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.

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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
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ADVCR CARD - Advance from Credit Card

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IMPORTANT LINE OF CREDIT INFORMATION

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- Account Information: Your name and account number.
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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.
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We can apply any unpaid amount against your credit limit.

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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 instructions and tables for balancing the account. Includes tables for 'List from your check register any checks or other deductions that are not shown on your statement' and 'List any deposits from your check register that are not shown on your statement'. Includes steps 4-6 for calculating the ending balance.

3:21 PM
03/02/14

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2302 EMERGENCY, Period Ending 03/01/2014

	<u>Mar 1, 14</u>
Beginning Balance	25,005.76
Cleared Transactions	
Deposits and Credits - 1 item	<u>0.96</u>
Total Cleared Transactions	<u>0.96</u>
Cleared Balance	<u>25,006.72</u>
Register Balance as of 03/01/2014	25,006.72
Ending Balance	25,006.72



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

Business Banking Statement
February 28, 2014
 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

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

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

Key Business Silver Money Market Sv	12310	
CHARLTON FIRE DISTRICT #1		
CAPITAL IMPROVEMENTS RESERVES		
	Beginning balance 1-31-14	\$108,691.19
	Interest paid	+4.17
	Ending balance 2-28-14	\$108,695.36

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	28
Interest paid 2-28-14	\$4.17
Interest earned this statement period	\$4.16
Interest paid year-to-date	\$8.78
Interest earned (2013)	\$51.13

12310 - 03290

13217



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.

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

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CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 02/28/2014

	<u>Feb 28, 14</u>
Beginning Balance	108,691.19
Cleared Transactions	
Deposits and Credits - 1 Item	<u>4.17</u>
Total Cleared Transactions	<u>4.17</u>
Cleared Balance	<u><u>108,695.36</u></u>
Register Balance as of 02/28/2014	108,695.36
Ending Balance	108,695.36

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Cash Basis

CHARLTON FIRE DISTRICT #1 YTD P & L BUDGET vs. ACTUAL January through February 2014

	Jan - Feb 14	Budget	\$ Over Budget	% of Budget
Income				
A1001 REAL PROPERTY TAXES				
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				
INTEREST & EARNINGS CHECKING	4.75			
INTEREST & EARNINGS OPERATING	23.77			
INTEREST & EARNINGS OTHER ACCTS	40.96			
A2401 INTEREST & EARNINGS - Other	0.00	500.00	-500.00	0.0%
Total A2401 INTEREST & EARNINGS	69.48	500.00	-430.52	13.9%
A2665 SALES OF PROPERTY				
SALE OF EQUIPMENT	365.00			
Total A2665 SALES OF PROPERTY	365.00			
A2770 UNCLASSIFIED				
OTHER UNCLASSIFIED	701.79			
Total A2770 UNCLASSIFIED	701.79			
Total Income	295,736.27	295,100.00	636.27	100.2%
Gross Profit	295,736.27	295,100.00	636.27	100.2%
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	376.00			
FICA EMPLOYEE	285.20			
MEDICARE EMPLOYEE	66.70			
NYS INCOME TAX	116.40			
SECRETARY WAGES	1,177.30	8,400.00	-7,222.70	14.0%
TREASURER WAGES	2,617.20	19,200.00	-16,582.80	13.6%
Total PERSONAL SERVICES	4,638.80	27,600.00	-22,961.20	16.8%
Total A34101 FIRE PER SVC	4,638.80	27,600.00	-22,961.20	16.8%
A34102 FIRE, EQUIP & CAP OUTLAY				
EQUIPMENT				
APPARATUS EQUIPMENT	8,200.03	1,000.00	7,200.03	820.0%
BUILDING EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
EMS EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
FIREFIGHTER EQUIPMENT	6,469.40	4,000.00	2,469.40	161.7%
HOSE REPLACEMENT	5,802.88	1,000.00	4,802.88	580.3%
MISCELLANEOUS EQUIPMENT	281.95			
PERSONAL PROTECTIVE EQUIP	1,434.23	22,200.00	-20,765.77	6.5%
RADIOS	0.00	3,000.00	-3,000.00	0.0%

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 Cash Basis

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
 January through February 2014

	Jan - Feb 14	Budget	\$ Over Budget	% of Budget
SCBA BOTTLE REPLACEMENT	0.00	1,500.00	-1,500.00	0.0%
SCBA PACK REPLACEMENT	0.00	2,000.00	-2,000.00	0.0%
Total EQUIPMENT	22,188.49	36,700.00	-14,511.51	60.5%
Total A34102 FIRE, EQUIP & CAP OUTLAY	22,188.49	36,700.00	-14,511.51	60.5%
A34104 FIRE PROTECTION				
ALLIED WASTE	316.41	1,000.00	-683.59	31.6%
ANNUAL AUDIT	0.00	4,000.00	-4,000.00	0.0%
APPARATUS MAINT/REPAIR	3,585.57	20,000.00	-16,414.43	17.9%
ASSOCIATION DUES	75.00	400.00	-325.00	18.8%
BUILDING & GROUNDS MAINTENANCE	201.71	4,800.00	-4,598.29	4.2%
BUILDING & GROUNDS REPAIRS	0.00	4,300.00	-4,300.00	0.0%
COMMISSIONER TRAINING	0.00	800.00	-800.00	0.0%
DATA ENTRY-INCIDENT REPORTING	0.00	1,700.00	-1,700.00	0.0%
ELECTRIC & GAS	1,667.21	6,000.00	-4,332.79	27.8%
EMS DATA ENTRY PACKAGE	1,548.00			
EMS SUPPLIES	469.58	4,000.00	-3,530.42	11.7%
EMS TRAINING	0.00	2,000.00	-2,000.00	0.0%
EQUIPMENT MAINT/REPAIR	165.65	1,000.00	-834.35	16.6%
FIRE PREVENTION	3,264.18	3,000.00	264.18	108.8%
FIREFIGHTER PHYSICAL EXAMS	5,485.00	9,000.00	-3,515.00	60.9%
FIREFIGHTER TRAINING	206.95	5,000.00	-4,793.05	4.1%
FOAM	0.00	500.00	-500.00	0.0%
FOOD REIMBURSEMENTS	16.64	1,000.00	-983.36	1.7%
FUEL - BUILDING	4,690.98	10,000.00	-5,309.02	46.9%
FUEL - TRUCKS	2,076.10	6,000.00	-3,923.90	34.6%
HOSE TESTING	0.00	1,200.00	-1,200.00	0.0%
INSPECTION OF DEPARTMENT	0.00	6,500.00	-6,500.00	0.0%
INSURANCE	0.00	20,000.00	-20,000.00	0.0%
INTERIOR FIREFIGHTING FIT TRAIN	0.00	900.00	-900.00	0.0%
LEGAL SERVICES	0.00	12,000.00	-12,000.00	0.0%
MAINTENANCE SUPPLIES	270.00			
MISCELLANEOUS	1,038.79			
PAGER REPAIR BATTERIES	0.00	1,000.00	-1,000.00	0.0%
PHYSICAL FITNESS	500.00	4,000.00	-3,500.00	12.5%
POSTAGE	216.00	400.00	-184.00	54.0%
PRINTING & SUPPLIES	126.46	1,200.00	-1,073.54	10.5%
PUBLIC NOTICES	4.52	200.00	-195.48	2.3%
REHAB SUPPLIES	0.00	1,200.00	-1,200.00	0.0%
SCBA PACK TESTING	0.00	1,000.00	-1,000.00	0.0%
TELEPHONE & CABLE	851.03	4,500.00	-3,648.97	18.9%
WATER	500.93	500.00	0.93	100.2%
WEBSITE ADMINISTRATION	40.00	500.00	-460.00	8.0%
Total A34104 FIRE PROTECTION	27,316.71	139,600.00	-112,283.29	19.6%

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 Cash Basis

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
 January through February 2014

	Jan - Feb 14	Budget	\$ Over Budget	% of Budget
A90301 SOCIAL SECURITY				
FICA EMPLOYER	285.20	1,800.00	-1,514.80	15.8%
MEDICARE EMPLOYER	66.70	400.00	-333.30	16.7%
Total A90301 SOCIAL SECURITY	351.90	2,200.00	-1,848.10	16.0%
A9960.9 INTERFUND TRANSFER				
TRANSFER TO RESERVE FUND	0.00	89,000.00	-89,000.00	0.0%
Total A9960.9 INTERFUND TRANSFER	0.00	89,000.00	-89,000.00	0.0%
Total Expense	54,495.90	295,100.00	-240,604.10	18.5%
Net Income	241,240.37	0.00	241,240.37	100.0%