

Charlton Fire District Meeting Minutes

January 6, 2015

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on January 6, 2015 at 7:00 p.m.

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

ABSENT: Dave Peters

1. Approval of Agenda

Motion to approve the agenda was made by Jeff Voigt and seconded by Kevin Loukes.
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: \$121,332.31
Payroll Account: \$2,939.29
Apparatus Capital Reserve: \$370,314.28
Equipment Capital Reserve: \$77,053.25
Emergency Capital Reserve: \$25,017.20
Capital Improvement Reserve: \$123,745.84
Total ending on January 1, 2015: \$720,402.17

Motion to pay outstanding bills was made by Jeff Voigt and seconded by Bob Rosa.
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. 10 calls for the month:
5-EMS
1-motor vehicle accident w/ injuries
1-motor vehicle accident w/out injuries
1-gas leak
1-Power line down
1-Smoke detector activation

- b. R-184 repairs have been completed.
- c. U-183 will be scheduled for annual service this quarter.
- d. Car 18 mileage as of 1/15 is 10,212 and car 18-0 mileage as of 1/15 is 45,823.
- e. Drills for January are posted on the board.
- f. Annual CBA fit testing will be done this month.
- g. Truck committee met and are in the final stage for ordering the new truck.
- h. CFD is continuing to work with WCFD and HCFD on the required Personal Escape System. It is hoped that AFG grant will be submitted by the end of the week.
- i. Officers are continuing to work on outfitting the new truck with equipment. New equipment ideas should be brought to the Chief.
- j. Assistant Chief reported out on upcoming PESH inspections.
- k. Chief Dyer made a recommendation to establish a committee to address the CFD building needs.
- l. Aaron Dyer presented purchase requests. (Motions under new business)

7. Committee Reports

a. Facilities Management:

Roof has been leaking. Leaves were removed but roof still appears to be leaking. The roofing company that sealed it is going to be contacted.

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. Selling the Blazer was discussed. An email will be sent out to other fire districts to see if anyone is interested in purchasing it.

9. New Business

- a. The Treasurer requested approval to transfer \$30,000 from operating acct to payroll acct for annual payroll.
- b. Secretary requested approval to renew the annual Microsoft Office 365 program.

Motion to approve the transfer of \$30,000.00 from operating acct to payroll acct for annual payroll made by Jeff Voigt and seconded by Bob LeGere. Approved 4-0.

Motion to approve the renewal of the Microsoft Office 365 program for \$99.99 made by Jeff Voigt and seconded by Kevin Loukes. Approved 4-0.

Motion to approve the purchase of Ethernet cable from Lowes for \$26.98 made by Jeff Voigt and seconded by Bob Rosa. Approved 4-0.

Motion to approve the purchase of diesel fuel from Napa for \$41.94 made by Jeff Voigt and seconded by Bob LeGere. Approved 4-0.

10. Privilege of the Floor

Resident inquired about how the District was paying for the new truck. The Board informed the resident that the new truck would be paid for in full and that there would be no need for a bond.

12. Adjournment

Motion to adjourn made by Jeff Voigt and seconded by Kevin Loukes at 8:10 p.m. Approved 4-0.

11:32 PM
01/02/15
Cash Basis

CHARLTON FIRE DISTRICT #1 Profit & Loss December 2014

	Dec 14	Nov 14	\$ Change
Income			
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS CHECKING	0.12	0.22	-0.10
INTEREST & EARNINGS OPERATING	14.11	14.50	-0.39
INTEREST & EARNINGS OTHER ACCTS	25.31	24.51	0.80
Total A2401 INTEREST & EARNINGS	39.54	39.23	0.31
Total Income	39.54	39.23	0.31
Gross Profit	39.54	39.23	0.31
Expense			
A9030.8 SOCIAL SECURITY			
MEDICARE EMPLOYER	33.35	33.35	0.00
FICA EMPLOYER	142.60	142.60	0.00
Total A9030.8 SOCIAL SECURITY	175.95	175.95	0.00
A34101 FIRE PER SVC			
PERSONAL SERVICES			
MEDICARE EMPLOYEE	33.35	33.35	0.00
NYS INCOME TAX	116.40	0.00	116.40
FICA EMPLOYEE	142.60	142.60	0.00
FEDERAL INCOME TAX	188.00	188.00	0.00
SECRETARY WAGES	588.65	588.65	0.00
TREASURER WAGES	1,308.60	1,308.60	0.00
Total PERSONAL SERVICES	2,377.60	2,261.20	116.40
Total A34101 FIRE PER SVC	2,377.60	2,261.20	116.40
A34104 FIRE PROTECTION			
FUEL - TRUCKS	0.00	970.80	-970.80
EQUIPMENT MAINT/REPAIR	0.00	113.94	-113.94
FIRE PREVENTION	0.00	2,385.83	-2,385.83
WEBSITE ADMINISTRATION	20.00	0.00	20.00
PUBLIC NOTICES	28.38	98.70	-70.32
ALLIED WASTE	54.40	49.46	4.94
PHYSICAL FITNESS	100.00	100.00	0.00
MISCELLANEOUS	122.50	19.50	103.00
ASSOCIATION DUES	155.00	0.00	155.00
APPARATUS MAINT/REPAIR	171.70	15.69	156.01
EMS SUPPLIES	204.99	189.93	15.06
ELECTRIC & GAS	296.73	299.45	-2.72
TELEPHONE & CABLE	386.86	383.28	3.58
BUILDING & GROUNDS REPAIRS	467.89	324.98	142.91
BUILDING & GROUNDS MAINTENANCE	503.00	327.50	175.50
FUEL - BUILDING	964.32	0.00	964.32
Total A34104 FIRE PROTECTION	3,475.77	5,279.06	-1,803.29
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
PERSONAL PROTECTIVE EQUIP	241.58	262.69	-21.11
FIREFIGHTER EQUIPMENT	275.97	2,579.52	-2,303.55
APPARATUS EQUIPMENT	3,060.88	0.00	3,060.88
Total EQUIPMENT	3,578.43	2,842.21	736.22
Total A34102 FIRE, EQUIP & CAP OUTLAY	3,578.43	2,842.21	736.22
Total Expense	9,607.75	10,558.42	-950.67
Net Income	-9,568.21	-10,519.19	950.98

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Account Summary

CHARLTON FIRE DISTRICT #1

Deposit Summary

[collapse all...](#)

<u>Account Name</u>	<u>Account No.</u>	<u>Ledger Balance</u>	<u>Avail. Balance</u>
R8021 0712 OPERATING	xxxxxxxx0712	\$121,332.31	\$121,332.31
R8021 0720 PAYROLL	xxxxxxxx0720	\$2,939.29	\$2,939.29
R8021 2286 APPARATUS	xxxxxxxx2286	\$370,314.28	\$370,314.28
R8021 2294 EQUIPMENT	xxxxxxxx2294	\$77,053.25	\$77,053.25
R8021 2302 EMERGENCY	xxxxxxxx2302	\$25,017.20	\$25,017.20
R8021 2310 CAPITAL IMPROVEMENTS	xxxxxxxx2310	\$123,745.84	\$123,745.84
Totals:		\$720,402.17	\$720,402.17

statement delivery preferences.

For assistance please call **1-888-588-**
Have a suggestion? Give us your [feed](#)

11:33 PM

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

Cash Basis

	<u>Dec 14</u>
R8021 0712 OPERATING	121,257.31
R8021 0720 PAYROLL	2,939.29
R8021 2286 APPARATUS	370,314.28
R8021 2294 EQUIPMENT	77,053.25
R8021 2302 EMERGENCY	25,017.20
R8021 2310 CAPITAL IMPROVEMENTS	123,745.84
TOTAL	<u><u>720,327.17</u></u>



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

Business Banking Statement
December 31, 2014
page 1 of 3

0712

13 X 0081 00013 R EM T1

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

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1-888-KEY4BIZ (1-888-539-4249)

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KeyBank Business Interest Checking
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT

0712

Beginning balance 11-30-14	\$128,496.40
20 Subtractions	-7,161.70
Interest paid	+14.11
Net fees and charges	-16.50
Ending balance 12-31-14	\$121,332.31

Subtractions

Paper Checks

* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7327	12-4	\$200.00	7333	12-15	100.00	7338	12-8	200.00
7328	12-29	178.00	7334	12-3	416.00	7339	12-10	413.14
*7330	12-10	3,060.88	*7336	12-9	100.00	7340	12-15	204.99
7331	12-10	28.00	7337	12-9	100.00	7341	12-11	135.00
7332	12-8	28.38						

Paper Checks Paid \$5,164.39

Withdrawals	Date	Serial #	Location	
	12-2		Bill Pay:Atypica Cvfd-1 6Bd9Zf78	\$20.00
	12-2		Bill Pay:County Waste & Rec 6910-1 2Bx9Hf78	54.40
	12-2		Bill Pay:Time Warner Cable 106007 Hbq98F78	87.05
	12-2		Bill Pay:Verizon 518399 Cbi9Gf78	99.81
	12-2		Bill Pay:National Grid-Niag 51564- 5Bt97F78	296.73
	12-2		Bill Pay:Martin Petroleum Cfd #1 9Bo9Ff78	964.32
	12-15		Bill Pay:Da Kenyon Enterpri Cfd #1 Ybu92Ftm	475.00
Total subtractions				\$7,161.70

0712 - 03290

13137



Business Banking Statement
December 31, 2014
page 2 of 3

0712

Interest
earned

Annual percentage yield (APY) earned	0.14%
Number of days this statement period	31
Interest paid 12-31-14	\$14.11
Interest earned this statement period	\$14.11
Interest paid year-to-date	\$226.63

Fees and
charges

Date		Quantity	Unit Charge	
12-8-14	Nov Kbo Manage Access (Monthly)	1	10.00	-\$10.00
12-31-14	Imaged Items With Statement Charge	1	3.50	-3.50
12-31-14	Paper Statement Fee	1	3.00	-3.00
Fees and charges assessed this period				-\$16.50

CUSTOMER ACCOUNT DISCLOSURES

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

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

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

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

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

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

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

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

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

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

IMPORTANT LINE OF CREDIT INFORMATION

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

BALANCING YOUR ACCOUNT

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

INSTRUCTIONS

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

[illegible]

10:48 PM

01/02/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0712 OPERATING, Period Ending 12/31/2014

	<u>Dec 31, 14</u>
Beginning Balance	128,496.40
Cleared Transactions	
Checks and Payments - 25 items	-7,636.75
Deposits and Credits - 5 items	472.66
Total Cleared Transactions	<u>-7,164.09</u>
Cleared Balance	<u><u>121,332.31</u></u>
Uncleared Transactions	
Checks and Payments - 3 items	<u>-242.00</u>
Total Uncleared Transactions	<u>-242.00</u>
Register Balance as of 12/31/2014	<u><u>121,090.31</u></u>
Ending Balance	121,090.31

10:48 PM

01/02/15

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0712 OPERATING, Period Ending 12/31/2014

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						128,496.40
Cleared Transactions						
Checks and Payments - 25 items						
General Journal	09/07/2014	7	COMMISSIONER ...	X	-50.00	-50.00
Check	12/02/2014	7330	MES	X	-3,060.88	-3,110.88
Check	12/02/2014		MARTIN PETROLI...	X	-964.32	-4,075.20
Check	12/02/2014	7334	DEAN DECAPRIA	X	-416.00	-4,491.20
Check	12/02/2014	7339	FASNY FCU CARD...	X	-413.14	-4,904.34
General Journal	12/02/2014	8	MOORE MEDICAL	X	-408.55	-5,312.89
Check	12/02/2014		NATIONAL GRID	X	-296.73	-5,609.62
Check	12/02/2014	7338	STEVEN DYER	X	-200.00	-5,809.62
Check	12/02/2014	7327	AARON DYER	X	-200.00	-6,009.62
Check	12/02/2014	7328	PITTSFIELD COM...	X	-178.00	-6,187.62
Check	12/02/2014	7337	MIKE CADY	X	-100.00	-6,287.62
Check	12/02/2014	7336	JAMES PUBLISHING	X	-100.00	-6,387.62
Check	12/02/2014	7333	ANDREW TOURTE...	X	-100.00	-6,487.62
Check	12/02/2014		VERIZON	X	-99.81	-6,587.43
Check	12/02/2014		TIME WARNER CA...	X	-87.05	-6,674.48
Check	12/02/2014		COUNTY WASTE	X	-54.40	-6,728.88
Check	12/02/2014	7332	THE GAZETTE	X	-28.38	-6,757.26
Check	12/02/2014	7331	SCOTIA LINEN	X	-28.00	-6,785.26
Check	12/02/2014		ATYPICA	X	-20.00	-6,805.26
Check	12/04/2014	7340	MOORE MEDICAL	X	-204.99	-7,010.25
Check	12/04/2014	7341	NYS GFOA	X	-135.00	-7,145.25
Check	12/08/2014		KEYBANK	X	-10.00	-7,155.25
Check	12/15/2014		D.A. KENYON ENT...	X	-475.00	-7,630.25
Check	12/31/2014		IMAGED ITEMS WI...	X	-3.50	-7,633.75
Check	12/31/2014		PAPER STATEME...	X	-3.00	-7,636.75
Total Checks and Payments					-7,636.75	-7,636.75
Deposits and Credits - 5 items						
Check	09/07/2014	7305	COMMISSIONER ...	X	0.00	0.00
Check	12/02/2014	7329	MOORE MEDICAL	X	0.00	0.00
General Journal	12/02/2014	7R	COMMISSIONER ...	X	50.00	50.00
General Journal	12/04/2014	8R	MOORE MEDICAL	X	408.55	458.55
Deposit	12/31/2014		INTEREST PAYME...	X	14.11	472.66
Total Deposits and Credits					472.66	472.66
Total Cleared Transactions					-7,164.09	-7,164.09
Cleared Balance					-7,164.09	121,332.31
Uncleared Transactions						
Checks and Payments - 3 items						
Check	02/04/2014	7209	DENNIS POKRZY...		-100.00	-100.00
Check	05/05/2014	7258	FIRE ENGINEERING		-67.00	-167.00
Check	12/02/2014	7335	AFDSNY		-75.00	-242.00
Total Checks and Payments					-242.00	-242.00
Total Uncleared Transactions					-242.00	-242.00
Register Balance as of 12/31/2014					-7,406.09	121,090.31
Ending Balance					-7,406.09	121,090.31

Deleted

11:20 PM

01/02/15

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0712 OPERATING, Period Ending 12/31/2014

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						128,496.40
Cleared Transactions						
Checks and Payments - 27 items						
General Journal	02/04/2014	9	DENNIS POKRZY...	X	-100.00	-100.00
General Journal	05/05/2014	10	FIRE ENGINEERING	X	-67.00	-167.00
General Journal	09/07/2014	7	COMMISSIONER ...	X	-50.00	-217.00
Check	12/02/2014	7330	MES	X	-3,060.88	-3,277.88
Check	12/02/2014		MARTIN PETROLI...	X	-964.32	-4,242.20
Check	12/02/2014	7334	DEAN DECAPRIA	X	-416.00	-4,658.20
Check	12/02/2014	7339	FASNY FCU CARD...	X	-413.14	-5,071.34
General Journal	12/02/2014	8	MOORE MEDICAL	X	-408.55	-5,479.89
Check	12/02/2014		NATIONAL GRID	X	-296.73	-5,776.62
Check	12/02/2014	7327	AARON DYER	X	-200.00	-5,976.62
Check	12/02/2014	7338	STEVEN DYER	X	-200.00	-6,176.62
Check	12/02/2014	7328	PITTSFIELD COM...	X	-178.00	-6,354.62
Check	12/02/2014	7336	JAMES PUBLISHING	X	-100.00	-6,454.62
Check	12/02/2014	7333	ANDREW TOURTE...	X	-100.00	-6,554.62
Check	12/02/2014	7337	MIKE CADY	X	-100.00	-6,654.62
Check	12/02/2014		VERIZON	X	-99.81	-6,754.43
Check	12/02/2014		TIME WARNER CA...	X	-87.05	-6,841.48
Check	12/02/2014		COUNTY WASTE	X	-54.40	-6,895.88
Check	12/02/2014	7332	THE GAZETTE	X	-28.38	-6,924.26
Check	12/02/2014	7331	SCOTIA LINEN	X	-28.00	-6,952.26
Check	12/02/2014		ATYPICA	X	-20.00	-6,972.26
Check	12/04/2014	7340	MOORE MEDICAL	X	-204.99	-7,177.25
Check	12/04/2014	7341	NYS GFOA	X	-135.00	-7,312.25
Check	12/08/2014		KEYBANK	X	-10.00	-7,322.25
Check	12/15/2014		D.A. KENYON ENT...	X	-475.00	-7,797.25
Check	12/31/2014		IMAGED ITEMS WI...	X	-3.50	-7,800.75
Check	12/31/2014		PAPER STATEME...	X	-3.00	-7,803.75
Total Checks and Payments					-7,803.75	-7,803.75
Deposits and Credits - 9 items						
Check	02/04/2014	7209	DENNIS POKRZY...	X	0.00	0.00
Check	05/05/2014	7258	FIRE ENGINEERING	X	0.00	0.00
Check	09/07/2014	7305	COMMISSIONER ...	X	0.00	0.00
Check	12/02/2014	7329	MOORE MEDICAL	X	0.00	0.00
General Journal	12/02/2014	7R	COMMISSIONER ...	X	50.00	50.00
General Journal	12/04/2014	8R	MOORE MEDICAL	X	408.55	458.55
Deposit	12/31/2014		INTEREST PAYME...	X	14.11	472.66
General Journal	12/31/2014	10R	FIRE ENGINEERING	X	67.00	539.66
General Journal	12/31/2014	9R	DENNIS POKRZY...	X	100.00	639.66
Total Deposits and Credits					639.66	639.66
Total Cleared Transactions					-7,164.09	-7,164.09
Cleared Balance					-7,164.09	121,332.31
Uncleared Transactions						
Checks and Payments - 1 item						
Check	12/02/2014	7335	AFDSNY		-75.00	-75.00
Total Checks and Payments					-75.00	-75.00
Total Uncleared Transactions					-75.00	-75.00
Register Balance as of 12/31/2014					-7,239.09	121,257.31
Ending Balance					-7,239.09	121,257.31

NOTE
ADJ

-ADJ



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

Business Banking Statement
December 31, 2014
page 1 of 3

0720

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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KeyBank Business Interest Checking
CHARLTON FIRE DISTRICT #1
PAYROLL ACCOUNT

0720

Beginning balance 11-30-14	\$5,510.72
4 Subtractions	-2,553.55
Interest paid	+0.12
Net fees and charges	-18.00
Ending balance 12-31-14	\$2,939.29

Subtractions

Withdrawals	Date	Serial #	Location	
	12-1		Bill Pay:First New York Fcu 108600 5Bw9Gfqa	\$588.65
	12-1		Bill Pay:Sunmark Federal Cr 124890 7Bg92Fqa	1,308.60
	12-15		Direct Withdrawal, Irs Usataxpymt	539.90
	12-16		Direct Withdrawal, Nys Tax & Financ Wt Pymt	116.40
Total subtractions				\$2,553.55

Interest earned

Annual percentage yield (APY) earned	0.04%
Number of days this statement period	31
Interest paid 12-31-14	\$0.12
Interest earned this statement period	\$0.12
Interest paid year-to-date	\$19.06

Fees and charges

Date		Quantity	Unit Charge	
12-31-14	Paper Statement Fee	1	3.00	-\$3.00

0720 - 03290

15138



Business Banking Statement
December 31, 2014
page 2 of 3

0720

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

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
12-31-14	Service Charge	1	15.00	-15.00
Fees and charges assessed this period				-\$18.00

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

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 - The "Interest earned" shown on your statement, if any.

[illegible]

10:49 PM

01/02/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0720 PAYROLL, Period Ending 12/31/2014

	Dec 31, 14
Beginning Balance	5,510.72
Cleared Transactions	
Checks and Payments - 6 items	-2,571.55
Deposits and Credits - 1 item	0.12
Total Cleared Transactions	-2,571.43
Cleared Balance	<u>2,939.29</u>
Register Balance as of 12/31/2014	2,939.29
Ending Balance	2,939.29

10:49 PM

01/02/15

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0720 PAYROLL, Period Ending 12/31/2014

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						5,510.72
Cleared Transactions						
Checks and Payments - 6 items						
Check	12/01/2014		ANDREW G. LA P...	X	-1,308.60	-1,308.60
Check	12/01/2014		Sharon B Cronin	X	-588.65	-1,897.25
Check	12/15/2014		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	12/16/2014		DIRECT WITHDRA...	X	-116.40	-2,553.55
Check	12/31/2014		KEYBANK	X	-15.00	-2,568.55
Check	12/31/2014		PAPER STATEME...	X	-3.00	-2,571.55
Total Checks and Payments					-2,571.55	-2,571.55
Deposits and Credits - 1 item						
Deposit	12/31/2014		INTEREST PAYME...	X	0.12	0.12
Total Deposits and Credits					0.12	0.12
Total Cleared Transactions					-2,571.43	-2,571.43
Cleared Balance					-2,571.43	2,939.29
Register Balance as of 12/31/2014					-2,571.43	2,939.29
Ending Balance					-2,571.43	2,939.29



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

Business Banking Statement
December 31, 2014
page 1 of 2

02286

T 0081 00000 R EM T1

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

Questions or comments?
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Access your available accounts, transfer funds and view your transactions right from your PC.

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

2286

Beginning balance 11-30-14	\$370,298.55
Interest paid	+15.73
Ending balance 12-31-14	\$370,314.28

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 12-31-14	\$15.73
Interest earned this statement period	\$15.72
Interest paid year-to-date	\$176.48

02286 - 03290

13139

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

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Cleveland, Ohio 44101-4518

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 - The "Interest earned" shown on your statement, if any.

4	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.		
	Check # or Date	Amount	
	TOTAL →		\$

5	List any deposits from your check register that are <i>not</i> shown on your statement.		
	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.			
--	--	--	--

10:50 PM

01/02/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2286 APPARATUS, Period Ending 12/31/2014

	<u>Dec 31, 14</u>
Beginning Balance	370,298.55
Cleared Transactions	
Deposits and Credits - 1 item	15.73
Total Cleared Transactions	<u>15.73</u>
Cleared Balance	<u>370,314.28</u>
Register Balance as of 12/31/2014	370,314.28
Ending Balance	370,314.28



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

Business Banking Statement
December 31, 2014
page 1 of 2

12294

T 0081 00000 R EM T1

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

Questions or comments?
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Access your available accounts, transfer funds and view your transactions right from your PC.

Key Business Silver Money Market Sv
CHARLTON FIRE DISTRICT #1
EQUIPMENT CAPITAL RESERVES

2294

Beginning balance 11-30-14	\$77,049.98
Interest paid	+3.27
Ending balance 12-31-14	\$77,053.25

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 12-31-14	\$3.27
Interest earned this statement period	\$3.27
Interest paid year-to-date	\$34.37

2294 - 03290

13140

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

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10:51 PM

01/02/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2294 EQUIPMENT, Period Ending 01/01/2015

	<u>Jan 1, 15</u>
Beginning Balance	77,049.98
Cleared Transactions	
Deposits and Credits - 1 item	<u>3.27</u>
Total Cleared Transactions	<u>3.27</u>
Cleared Balance	<u>77,053.25</u>
Register Balance as of 01/01/2015	77,053.25
Ending Balance	77,053.25



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

Business Banking Statement
December 31, 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

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

2302

Beginning balance 11-30-14	\$25,016.14
Interest paid	+1.06
Ending balance 12-31-14	\$25,017.20

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 12-31-14	\$1.06
Interest earned this statement period	\$1.06
Interest paid year-to-date	\$12.51

2302 - 03290

13141

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

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Check # or Date	Amount						
TOTAL →	\$						

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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.

10:52 PM

01/02/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2302 EMERGENCY, Period Ending 01/01/2015

	<u>Jan 1, 15</u>
Beginning Balance	25,016.14
Cleared Transactions	
Deposits and Credits - 1 item	<u>1.06</u>
Total Cleared Transactions	<u>1.06</u>
Cleared Balance	<u>25,017.20</u>
Register Balance as of 01/01/2015	<u>25,017.20</u>
Ending Balance	25,017.20



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

Business Banking Statement
December 31, 2014
page 1 of 2

12310

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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)

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 Svg:
CHARLTON FIRE DISTRICT#1
CAPITAL IMPROVEMENTS RESERVES

2310

Beginning balance 11-30-14	\$123,740.59
Interest paid	+5.25
Ending balance 12-31-14	\$123,745.84

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 12-31-14	\$5.25
Interest earned this statement period	\$5.25
Interest paid year-to-date	\$59.26

12310 - 03290

13142

CUSTOMER ACCOUNT DISCLOSURES

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

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

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

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

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

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

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

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

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

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

IMPORTANT LINE OF CREDIT INFORMATION

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

BALANCING YOUR ACCOUNT

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

INSTRUCTIONS

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

[illegible]

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01/02/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 12/31/2014

	<u>Dec 31, 14</u>
Beginning Balance	123,740.59
Cleared Transactions	
Deposits and Credits - 1 item	<u>5.25</u>
Total Cleared Transactions	<u>5.25</u>
 Cleared Balance	 <u><u>123,745.84</u></u>
Register Balance as of 12/31/2014	123,745.84
Ending Balance	123,745.84

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01/02/15

Cash Basis

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

	Jan - Dec 14	Budget	\$ Over Budget	% of Budget
Income				
A1001 REAL PROPERTY TAXES	294,600.00	294,600.00	0.00	100.0%
REAL PROPERTY TAXES				
Total A1001 REAL PROPERTY TAXES	294,600.00	294,600.00	0.00	100.0%
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS CHECKING	19.06			
INTEREST & EARNINGS OPERATING	226.63			
INTEREST & EARNINGS OTHER ACCTS	282.62			
A2401 INTEREST & EARNINGS - Other	0.00	500.00	-500.00	0.0%
Total A2401 INTEREST & EARNINGS	528.31	500.00	28.31	105.7%
A2665 SALES OF PROPERTY				
SALE OF EQUIPMENT	365.00			
Total A2665 SALES OF PROPERTY	365.00			
A2705 GIFTS & DONATIONS	250.00			
A2770 UNCLASSIFIED				
OTHER UNCLASSIFIED	701.79			
A2770 UNCLASSIFIED - Other	200.00			
Total A2770 UNCLASSIFIED	901.79			
Total Income	296,645.10	295,100.00	1,545.10	100.5%
Gross Profit				
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	2,256.00			
FICA EMPLOYEE	1,711.20			
MEDICARE EMPLOYEE	400.20			
NYS INCOME TAX	582.00			
SECRETARY WAGES	7,063.80	8,400.00	-1,336.20	84.1%
TREASURER WAGES	15,703.20	19,200.00	-3,496.80	81.8%
Total PERSONAL SERVICES	27,716.40	27,600.00	116.40	100.4%
Total A34101 FIRE PER SVC	27,716.40	27,600.00	116.40	100.4%

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01/02/15

Cash Basis

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

	Jan - Dec 14	Budget	\$ Over Budget	% of Budget
A34102 FIRE, EQUIP & CAP OUTLAY EQUIPMENT				
APPARATUS EQUIPMENT	11,846.91	1,000.00	10,846.91	1,184.7%
BUILDING EQUIPMENT	209.94	1,000.00	-790.06	21.0%
EMS EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
FIREFIGHTER EQUIPMENT	11,412.84	4,000.00	7,412.84	285.3%
HOSE REPLACEMENT	5,802.88	1,000.00	4,802.88	580.3%
MISCELLANEOUS EQUIPMENT	2,146.08			
PERSONAL PROTECTIVE EQUIP	13,936.77	22,200.00	-8,263.23	62.8%
RADIOS	5,069.00	3,000.00	2,069.00	168.6%
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%
Total EQUIPMENT	50,414.42	36,700.00	13,714.42	137.4%
Total A34102 FIRE, EQUIP & CAP OUTLAY	50,414.42	36,700.00	13,714.42	137.4%
A34104 FIRE PROTECTION				
ALLIED WASTE	946.35	1,000.00	-53.65	94.6%
ANNUAL AUDIT	0.00	4,000.00	-4,000.00	0.0%
APPARATUS MAINT/REPAIR	13,717.51	20,000.00	-6,282.49	68.6%
ASSOCIATION DUES	495.00	400.00	95.00	123.8%
BUILDING & GROUNDS MAINTENANCE	5,943.49	4,800.00	1,143.49	123.8%
BUILDING & GROUNDS REPAIRS	2,537.40	4,300.00	-1,762.60	59.0%
COMMISSIONER TRAINING	0.00	800.00	-800.00	0.0%
DATA ENTRY-INCIDENT REPORTING	2,295.13	1,700.00	595.13	135.0%
ELECTRIC & GAS	5,950.23	6,000.00	-49.77	99.2%
EMS SUPPLIES	1,266.11	4,000.00	-2,733.89	31.7%
EMS TRAINING	540.00	2,000.00	-1,460.00	27.0%
EQUIPMENT MAINT/REPAIR	605.83	1,000.00	-394.17	60.6%
FIRE PREVENTION	5,650.01	3,000.00	2,650.01	188.3%
FIREFIGHTER PHYSICAL EXAMS	5,485.00	9,000.00	-3,515.00	60.9%
FIREFIGHTER TRAINING	1,112.13	5,000.00	-3,887.87	22.2%
FIREMATIC & REHAB SUPPLIES	284.37	1,200.00	-915.63	23.7%
FOAM	0.00	500.00	-500.00	0.0%
FOOD REIMBURSEMENTS	352.22	1,000.00	-647.78	35.2%
FUEL - BUILDING	9,948.12	10,000.00	-51.88	99.5%
FUEL - TRUCKS	5,725.50	6,000.00	-274.50	95.4%
HEALTH & MEDICAL	195.00			
HOSE TESTING	1,298.00	1,200.00	98.00	108.2%
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			
MISCELLANEOUS	1,807.27			
PAGER REPAIR BATTERIES	596.00	1,000.00	-404.00	59.6%
PHYSICAL FITNESS	1,100.00	4,000.00	-2,900.00	27.5%

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

	Jan - Dec 14	Budget	\$ Over Budget	% of Budget
POSTAGE	1,203.48	400.00	803.48	300.9%
PRINTING & SUPPLIES	542.19	1,200.00	-657.81	45.2%
PUBLIC NOTICES	171.60	200.00	-28.40	85.8%
SCBA PACK TESTING	0.00	1,000.00	-1,000.00	0.0%
TELEPHONE & CABLE	4,758.35	4,500.00	258.35	105.7%
WATER	597.27	500.00	97.27	119.5%
WEBSITE ADMINISTRATION	230.00	500.00	-270.00	46.0%
Total A34104 FIRE PROTECTION	106,137.70	139,600.00	-33,462.30	76.0%
A9030.8 SOCIAL SECURITY				
FICA EMPLOYER	1,711.20	1,800.00	-88.80	95.1%
MEDICARE EMPLOYER	400.20	400.00	0.20	100.1%
Total A9030.8 SOCIAL SECURITY	2,111.40	2,200.00	-88.60	96.0%
A9901.9 INTERFUND TRANSFERS				
TO APPARATUS CAPITAL RESERVES	0.00	89,000.00	-89,000.00	0.0%
Total A9901.9 INTERFUND TRANSFERS	0.00	89,000.00	-89,000.00	0.0%
Total Expense	186,379.92	295,100.00	-108,720.08	63.2%
Net Income	110,265.18	0.00	110,265.18	100.0%