

Charlton Fire District Meeting Minutes October 6, 2015

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on October 6, 2015 at 7:17 p.m.

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

ABSENT: Dave Peters, Bob Rosa

1. Approval of Agenda

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

2. Approval of Minutes

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

3. Chairman's Report

Chairman read correspondence from NSYIF.

4. Treasurer's Report

- a. Treasurer's Report presented by Andy LaPatra.
- b. Review and audit of bills.
- c. Operating Account: \$175,601.96
Payroll Account: \$10,724.18
Apparatus Capital Reserve: \$5,000.20
Equipment Capital Reserve: \$77,082.07
Emergency Capital Reserve: \$25,026.56
Capital Improvement Reserve: \$123,792.13
Total ending on October 1, 2015: \$417,227.10

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

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

5. Chief's Report

- a. Aaron Dyer presented Chief's Report. 10 calls for the month:
7-EMS
1-brush fire
1-smoke detector
1-unintentional alarm
- b. Car 18 mileage as of 10/5/15 is 17,652 and car 18-0 mileage as of 10/5/15 is 48,456.

- c. Drills for October are posted on the board. Drills through 2015 have also been planned out.
- d. 7 pagers are out for repair.
- e. ETA-182 had its scheduled annual service.
- f. The new ETA-181 is in service as of 9/21.
- g. R-184 will be scheduled for its annual service and inspection this quarter.
- h. Training for the new truck was successful. A few members are qualified to operate it and we will be doing additional training for everyone to be brought up to speed.
- i. ETA 182 ladders will be serviced and tested on 10/15.
- j. Firefighter prevention at Charlton Heights Elementary School is on 10/7 and Fund Drive is on 10/18.
- k. The cab shelving unit and tool mounting boards are on order from HME.
- l. The pressure washer will be installed soon.
- m. Aaron Dyer presented purchase requests. (Motions under new business)

6. Committee Reports

- a. **Facilities Management:**
See unfinished business
- 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.

7. Unfinished Business

- a. Roof estimates were further discussed. The Board approved CMV Contracting to replace the CFD roof.
- b. Ferrell Gas delivered propane. The new heating system is up and running.

Motion to approve the replacement of the CFD roof by CMV Contracting for \$39,982.20 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

8. New Business

- a. The Board discussed options for selling the previous 18-1.
- b. The Board approved Secretary to send out notifications to the paper for snow plow and cleaning bids.
- c. The Board approved Secretary to send out a notification to the paper for the budget hearing on 10/20.
- d. Dave Meager from Adirondack Trust is reviewing the current CFD insurance policies.
- e. The status of the capital accounts was discussed.

Motion to approve the Secretary to send notifications to the paper for snow plow and cleaning bids made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve the Secretary to send a notification to the paper for budget hearing made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve the Holmatro Jaws service and repair for \$537.26 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve SCBA fit tests from B-Lann for \$127.50 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve the reimbursement of \$32.08 to Dave Buthfer made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve the purchase of propane from Ferrellgas for \$86.94 made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve service and repair to ETA 18-2 by VRS for \$1,523.93 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve the purchase of food from Price Chopper for HME factory training for \$270.50 made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve purchase of bolts and hardware for \$20.14 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve the purchase of dish soap for training for \$74.57 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve the purchase of flat head axe, halligan and strap from All Hands Fire for \$330.00 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve the purchase of nozzles, clamps, valves, adapters and compartment matting from the Firestore for \$3,559.97 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve the purchase of a blower from Burnt Hills Hardware made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

9. Privilege of the Floor

There is nothing to report at this time.

10. Adjournment

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

10:46 AM
10/05/15
Cash Basis

CHARLTON FIRE DISTRICT #1 Profit & Loss September 2015

	Sep 15	Aug 15	\$ Change
Income			
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS CHECKING	0.65	1.55	-0.90
INTEREST & EARNINGS OTHER ACCTS	9.48	25.32	-15.84
INTEREST & EARNINGS OPERATING	31.72	33.36	-1.64
Total A2401 INTEREST & EARNINGS	41.85	60.23	-18.38
Total Income	41.85	60.23	-18.38
Gross Profit	41.85	60.23	-18.38
Expense			
A9901.9 INTERFUND TRANSFERS TO OPERATING ACCOUNT	0.00	0.00	0.00
Total A9901.9 INTERFUND TRANSFERS	0.00	0.00	0.00
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
A34104 FIRE PROTECTION			
WEBSITE ADMINISTRATION	-40.00	40.00	-80.00
PAGER REPAIR BATTERIES	0.00	89.00	-89.00
MISCELLANEOUS	0.00	7.10	-7.10
BUILDING & GROUNDS REPAIRS	0.00	826.52	-826.52
EMS SUPPLIES	0.00	437.35	-437.35
ANNUAL AUDIT	0.00	3,500.00	-3,500.00
PRINTING & SUPPLIES	8.54	84.58	-76.04
EQUIPMENT MAINT/REPAIR	23.66	0.00	23.66
BANK FEES	29.50	23.00	6.50
WASTE DISPOSAL	54.40	54.40	0.00
TELEPHONE & CABLE	182.69	382.57	-199.88
ELECTRIC & GAS	239.05	199.34	39.71
FUEL - TRUCKS	366.01	0.00	366.01
BUILDING & GROUNDS MAINTENANCE	533.46	0.00	533.46
FIREFIGHTER TRAINING	676.20	1,022.32	-346.12
Total A34104 FIRE PROTECTION	2,073.51	6,666.18	-4,592.67
A34101 FIRE PER SVC			
PERSONAL SERVICES			
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	2,261.20	0.00
Total A34101 FIRE PER SVC	2,261.20	2,261.20	0.00
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
BUILDING EQUIPMENT	0.00	16,351.99	-16,351.99
PERSONAL PROTECTIVE EQUIP	199.00	0.00	199.00
FIREFIGHTER EQUIPMENT	3,450.00	11.05	3,438.95
SCBA PACK REPLACEMENT	7,350.70	0.00	7,350.70
RADIOS	12,303.00	0.00	12,303.00
APPARATUS EQUIPMENT	447,836.74	0.00	447,836.74
Total EQUIPMENT	471,139.44	16,363.04	454,776.40
Total A34102 FIRE, EQUIP & CAP OUTLAY	471,139.44	16,363.04	454,776.40
Total Expense	475,650.10	25,466.37	450,183.73
Net Income	-475,608.25	-25,406.14	-450,202.11

10:45 AM

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

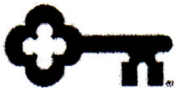
Cash Basis

	<u>Sep 15</u>
R8021 0712 OPERATING	175,601.96
R8021 0720 PAYROLL	10,724.18
R8021 2286 APPARATUS	5,000.20
R8021 2294 EQUIPMENT	77,082.07
R8021 2302 EMERGENCY	25,026.56
R8021 2310 CAPITAL IMPROVEMENTS	123,792.13
TOTAL	<u>417,227.10</u>

Account Summary**CHARLTON FIRE DISTRICT #1****Deposit Summary**[collapse all...](#)

Account Name	Account No.	Ledger Balance	Avail. Balance
R8021 0712 OPERATING	xxxxxxxx0712	\$175,601.96	\$175,601.96
R8021 0720 PAYROLL	xxxxxxxx0720	\$10,724.18	\$8,826.93
R8021 2286 APPARATUS	xxxxxxxx2286	\$5,000.20	\$5,000.20
R8021 2294 EQUIPMENT	xxxxxxxx2294	\$77,082.07	\$77,082.07
R8021 2302 EMERGENCY	xxxxxxxx2302	\$25,026.56	\$25,026.56
R8021 2310 CAPITAL IMPROVEMENTS	xxxxxxxx2310	\$123,792.13	\$123,792.13
Totals:		\$417,227.10	\$415,329.85

statement delivery preferences.



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

Business Banking Statement
September 30, 2015
page 1 of 4

00712

7 X 0081 00007 R EM T1

CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT
PO BOX 1369
BALLSTON LAKE NY 12019-0369

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

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

KeyNotes

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 Program Terms and Conditions because you have a Checking Account or Credit Card 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 October 23, 2015, the current KeyBank Rewards Program Terms and Conditions is being revised and will be replaced with a new version of the KeyBank Rewards Program Terms and Conditions. The new version can be obtained on or after October 23, 2015 at key.com/rewards. The content has been re-organized with slight modifications for ease of reading.

*The below section regarding travel redemptions will be revised to remove some content details that can be found in the Travel Tool:
VII. Airline, Hotel, Car Rental & Travel Packages*

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

Please read and retain this information with your current KeyBank Rewards Program Terms and Conditions and your Account opening Agreements and Disclosures. On or after October 23, 2015, you can obtain the new version of the KeyBank Rewards Program Terms and Conditions at key.com/rewards to retain with your Agreements and Disclosures.

KeyBank Business Interest Checking

00712

0712 - 03290

12251



Business Banking Statement
September 30, 2015
page 2 of 4

0712

CHARLTON FIRE DISTRICT#1
OPERATING ACCOUNT

Beginning balance 8-31-15	\$283,337.62
2 Additions	+365,477.57
12 Subtractions	-473,223.45
Interest paid	+31.72
Net fees and charges	-21.50
Ending balance 9-30-15	\$175,601.96

Additions

Deposits	Date	Serial #	Source	
	9-2	25651959	Billpay Rej:Atypica 8/4	\$40.00
Transfers	Date	Serial #	Source	
	9-1		Trf Fr D 2286 3290	\$365,437.57
Total additions				\$365,477.57

Subtractions

Paper Checks * check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7429	9-8	\$445,367.00	7432	9-8	676.20	7434	9-9	2,561.74
7430	9-8	366.01	7433	9-8	10,999.70	7435	9-8	12,303.00
7431	9-8	23.66						
Paper Checks Paid								\$472,297.31

Withdrawals	Date	Serial #	Location	
	9-1		Bill Pay:County Waste & Rec 6910-1 Dbm9K784	\$54.40
	9-1		Bill Pay:Time Warner Cable 106007 8Bk98784	87.05
	9-1		Bill Pay:Verizon 518399 Eb59I784	95.64
	9-1		Bill Pay:National Grid-Niag 51564- Gbq9J784	239.05
	9-1		Bill Pay:Da Kenyon Enterpri Cfd #1 Kbt9X784	450.00
Total subtractions				\$473,223.45

Interest earned

Annual percentage yield (APY) earned	0.14%
Number of days this statement period	30
Interest paid 9-30-15	\$31.72
Interest earned this statement period	\$31.72
Interest paid year-to-date	\$284.29

Fees and charges

Date		Quantity	Unit Charge	
9-9-15	Aug Kbo Manage Access (Monthly)	1	10.00	-\$10.00
9-30-15	Imaged Items With Statement Charge	1	3.50	-3.50
9-30-15	Duplicate Statement Service Charge	1	5.00	-5.00

0712 - 03290

12251



Business Banking Statement
September 30, 2015
page 3 of 4

0712

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

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
9-30-15	Paper Statement Fee	1	3.00	-3.00
Fees and charges assessed this period				-\$21.50

0712 - 03290

12251

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 investigate whether or not there has been a default on that amount.
- 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): "our interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

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

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

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

BALANCING YOUR ACCOUNT

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

INSTRUCTIONS

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

④	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.
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.	

10:44 AM

10/05/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0712 OPERATING, Period Ending 09/30/2015

	<u>Sep 30, 15</u>
Beginning Balance	283,337.62
Cleared Transactions	
Checks and Payments - 16 items	-473,244.95
Deposits and Credits - 3 items	365,509.29
Total Cleared Transactions	<u>-107,735.66</u>
Cleared Balance	<u>175,601.96</u>
Register Balance as of 09/30/2015	175,601.96
Ending Balance	175,601.96

10:44 AM

10/05/15

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0712 OPERATING, Period Ending 09/30/2015

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						283,337.62
Cleared Transactions						
Checks and Payments - 16 items						
Check	09/01/2015	7429	HME, INCORPORA...	X	-445,367.00	-445,367.00
Check	09/01/2015	7435	MOTOROLA SOLU...	X	-12,303.00	-457,670.00
Check	09/01/2015	7433	B-LANN EQUIPME...	X	-10,999.70	-468,669.70
Check	09/01/2015	7434	FASNY FCU CARD...	X	-2,561.74	-471,231.44
Check	09/01/2015	7432	ANDREW HARRIS	X	-676.20	-471,907.64
Check	09/01/2015		D.A. KENYON ENT...	X	-450.00	-472,357.64
Check	09/01/2015	7430	TOWN OF CHARL...	X	-366.01	-472,723.65
Check	09/01/2015		NATIONAL GRID	X	-239.05	-472,962.70
Check	09/01/2015		VERIZON	X	-95.64	-473,058.34
Check	09/01/2015		TIME WARNER CA...	X	-87.05	-473,145.39
Check	09/01/2015		COUNTY WASTE	X	-54.40	-473,199.79
Check	09/01/2015	7431	LA RUE FARMS	X	-23.66	-473,223.45
Check	09/09/2015		KEYBANK	X	-10.00	-473,233.45
Check	09/30/2015		DUPLICATE STMT ...	X	-5.00	-473,238.45
Check	09/30/2015		IMAGED ITEMS WI...	X	-3.50	-473,241.95
Check	09/30/2015		PAPER STATEME...	X	-3.00	-473,244.95
Total Checks and Payments					-473,244.95	-473,244.95
Deposits and Credits - 3 items						
Deposit	09/01/2015	TRAN...	TRANSFER FROM ...	X	365,437.57	365,437.57
Deposit	09/02/2015		ATYPICA	X	40.00	365,477.57
Deposit	09/30/2015		INTEREST PAYME...	X	31.72	365,509.29
Total Deposits and Credits					365,509.29	365,509.29
Total Cleared Transactions					-107,735.66	-107,735.66
Cleared Balance					-107,735.66	175,601.96
Register Balance as of 09/30/2015					-107,735.66	175,601.96
Ending Balance					-107,735.66	175,601.96



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

Business Banking Statement
September 30, 2015
page 1 of 3

0720

X 0081 00000 R EM T1

CHARLTON FIRE DISTRICT #1
PAYROLL ACCOUNT
PO BOX 1369
BALLSTON LAKE NY 12019-0369

Questions or comments?

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

Enroll in Online Banking today at Key.com.

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

KeyNotes

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 Program Terms and Conditions because you have a Checking Account or Credit Card 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 October 23, 2015, the current KeyBank Rewards Program Terms and Conditions is being revised and will be replaced with a new version of the KeyBank Rewards Program Terms and Conditions. The new version can be obtained on or after October 23, 2015 at key.com/rewards. The content has been re-organized with slight modifications for ease of reading.

*The below section regarding travel redemptions will be revised to remove some content details that can be found in the Travel Tool:
VII. Airline, Hotel, Car Rental & Travel Packages*

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

Please read and retain this information with your current KeyBank Rewards Program Terms and Conditions and your Account opening Agreements and Disclosures. On or after October 23, 2015, you can obtain the new version of the KeyBank Rewards Program Terms and Conditions at key.com/rewards to retain with your Agreements and Disclosures.

KeyBank Business Interest Checking 320811000720

10720 - 03290

12252



Business Banking Statement
September 30, 2015
page 2 of 3

0720

CHARLTON FIRE DISTRICT #1
PAYROLL ACCOUNT

Beginning balance 8-31-15	\$13,168.68
3 Subtractions	-2,437.15
Interest paid	+0.65
Net fees and charges	-8.00
Ending balance 9-30-15	\$10,724.18

Subtractions

Withdrawals	Date	Serial #	Location	
	9-1		Bill Pay:First New York Fcu 108600 8B69Hhqn	\$588.65
	9-1		Bill Pay:Sunmark Federal Cr 124890 lb69Hhqn	1,308.60
	9-10		Direct Withdrawal, lrs Usataxpymt	539.90
Total subtractions				\$2,437.15

Interest earned

Annual percentage yield (APY) earned	0.07%
Number of days this statement period	30
Interest paid 9-30-15	\$0.65
Interest earned this statement period	\$0.65
Interest paid year-to-date	\$19.04

Fees and charges

Date		Quantity	Unit Charge	
9-30-15	Duplicate Statement Service Charge	1	5.00	-\$5.00
9-30-15	Paper Statement Fee	1	3.00	-3.00
Fees and charges assessed this period				-\$8.00

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
XFERFROM SAV	- Transfer from Savings Account
XFER TO 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.

[illegible]

10:43 AM

10/05/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0720 PAYROLL, Period Ending 09/30/2015

	<u>Sep 30, 15</u>
Beginning Balance	13,168.68
Cleared Transactions	
Checks and Payments - 5 items	-2,445.15
Deposits and Credits - 1 item	0.65
Total Cleared Transactions	<u>-2,444.50</u>
Cleared Balance	<u>10,724.18</u>
Register Balance as of 09/30/2015	10,724.18
Ending Balance	10,724.18

10:43 AM

10/05/15

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0720 PAYROLL, Period Ending 09/30/2015

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						13,168.68
Cleared Transactions						
Checks and Payments - 5 items						
Check	09/01/2015		ANDREW G. LA P...	X	-1,308.60	-1,308.60
Check	09/01/2015		Sharon B Cronin	X	-588.65	-1,897.25
Check	09/10/2015		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	09/30/2015		DUPLICATE STMT ...	X	-5.00	-2,442.15
Check	09/30/2015		PAPER STATEME...	X	-3.00	-2,445.15
Total Checks and Payments					-2,445.15	-2,445.15
Deposits and Credits - 1 item						
Deposit	09/30/2015		INTEREST PAYME...	X	0.65	0.65
Total Deposits and Credits					0.65	0.65
Total Cleared Transactions					-2,444.50	-2,444.50
Cleared Balance					-2,444.50	10,724.18
Register Balance as of 09/30/2015					-2,444.50	10,724.18
Ending Balance					-2,444.50	10,724.18



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

Business Banking Statement
September 30, 2015
page 1 of 2

2286

T 0081 00000 R EM T1
CHARLTON FIRE DISTRICT #1
APPARATUS CAPITAL RESERVE
PO BOX 1369
BALLSTON LAKE NY 12019-0369

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

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

Key Business Silver Money Market Svgs 2286

CHARLTON FIRE DISTRICT #1
APPARATUS CAPITAL RESERVE

Beginning balance 8-31-15	\$370,437.57
1 Subtraction	-365,437.57
Interest paid	+0.20
Ending balance 9-30-15	\$5,000.20

Subtractions

Transfers	Date	Serial #	Destination		
	9-1		Trf To D	0712 3290	\$365,437.57
			Total subtractions		\$365,437.57

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 9-30-15	\$0.20
Interest earned this statement period	\$0.20
Interest paid year-to-date	\$123.49

2286 - 03290

12253

CUSTOMER ACCOUNT DISCLOSURES

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

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

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

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

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

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

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

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

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

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

IMPORTANT LINE OF CREDIT INFORMATION

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

BALANCING YOUR ACCOUNT

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

INSTRUCTIONS

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

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

9:10 PM

10/01/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2286 APPARATUS, Period Ending 09/30/2015

	<u>Sep 30, 15</u>
Beginning Balance	370,437.57
Cleared Transactions	
Checks and Payments - 1 item	-365,437.57
Deposits and Credits - 1 item	0.20
Total Cleared Transactions	<u>-365,437.37</u>
Cleared Balance	<u>5,000.20</u>
Register Balance as of 09/30/2015	5,000.20
Ending Balance	5,000.20

9:10 PM

10/01/15

CHARLTON FIRE DISTRICT #1

Reconciliation Detail

R8021 2286 APPARATUS, Period Ending 09/30/2015

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						370,437.57
Cleared Transactions						
Checks and Payments - 1 item						
Check	09/01/2015	TRAN...	TRANSFER TO OP...	X	-365,437.57	-365,437.57
Total Checks and Payments					-365,437.57	-365,437.57
Deposits and Credits - 1 item						
Deposit	09/30/2015		INTEREST PAYME...	X	0.20	0.20
Total Deposits and Credits					0.20	0.20
Total Cleared Transactions					-365,437.37	-365,437.37
Cleared Balance					-365,437.37	5,000.20
Register Balance as of 09/30/2015					-365,437.37	5,000.20
Ending Balance					-365,437.37	5,000.20



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

Business Banking Statement
September 30, 2015
page 1 of 2

12294

T 0081 00000 R EM T1

CHARLTON FIRE DISTRICT #1
EQUIPMENT CAPITAL RESERVES
PO BOX 1369
BALLSTON LAKE NY 12019-0369

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 Mark
CHARLTON FIRE DISTRICT #1
EQUIPMENT CAPITAL RESERVES

12294

Beginning balance 8-31-15	\$77,078.91
Interest paid	+3.16
Ending balance 9-30-15	\$77,082.07

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 9-30-15	\$3.16
Interest earned this statement period	\$3.16
Interest paid year-to-date	\$28.82

12294 - 03290

12254

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]

9:11 PM

10/01/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2294 EQUIPMENT, Period Ending 10/01/2015

	<u>Oct 1, 15</u>
Beginning Balance	77,078.91
Cleared Transactions	
Deposits and Credits - 1 item	3.16
Total Cleared Transactions	<u>3.16</u>
Cleared Balance	<u>77,082.07</u>
Register Balance as of 10/01/2015	77,082.07
Ending Balance	77,082.07



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

Business Banking Statement
September 30, 2015
page 1 of 2

2302

T 0081 00000 R EM T1
CHARLTON FIRE DISTRICT #1
EMERGENCY REPAIR RESERVES
PO BOX 1369
BALLSTON LAKE NY 12019-0369

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 2302

CHARLTON FIRE DISTRICT #1
EMERGENCY REPAIR RESERVES

Beginning balance 8-31-15	\$25,025.53
Interest paid	+1.03
Ending balance 9-30-15	\$25,026.56

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 9-30-15	\$1.03
Interest earned this statement period	\$1.02
Interest paid year-to-date	\$9.36

2302 - 03290

12255

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 investigate whether or not there has been an error, the underlying reason for the error, and whether or not you are responsible for the error.
- 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]

9:12 PM

10/01/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2302 EMERGENCY, Period Ending 09/30/2015

	<u>Sep 30, 15</u>
Beginning Balance	25,025.53
Cleared Transactions	
Deposits and Credits - 1 item	1.03
Total Cleared Transactions	<u>1.03</u>
Cleared Balance	<u><u>25,026.56</u></u>
Register Balance as of 09/30/2015	25,026.56
Ending Balance	25,026.56



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

Business Banking Statement
September 30, 2015
page 1 of 2

2310

T 0081 00000 R EM T1
CHARLTON FIRE DISTRICT #1
CAPITAL IMPROVEMENTS RESERVES
PO BOX 1369
BALLSTON LAKE NY 12019-0369

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

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

Key Business Silver Money Market Svgs 2310

CHARLTON FIRE DISTRICT #1	Beginning balance 8-31-15	\$123,787.04
CAPITAL IMPROVEMENTS RESERVES	Interest paid	+5.09
	Ending balance 9-30-15	\$123,792.13

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 9-30-15	\$5.09
Interest earned this statement period	\$5.08
Interest paid year-to-date	\$46.29

2310 - 03290

12256

CUSTOMER ACCOUNT DISCLOSURES

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

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

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

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

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

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

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

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

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

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

IMPORTANT LINE OF CREDIT INFORMATION

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

BALANCING YOUR ACCOUNT

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

INSTRUCTIONS

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

4	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.
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.

9:13 PM

10/01/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 09/30/2015

	<u>Sep 30, 15</u>
Beginning Balance	123,787.04
Cleared Transactions	
Deposits and Credits - 1 Item	<u>5.09</u>
Total Cleared Transactions	<u>5.09</u>
Cleared Balance	<u><u>123,792.13</u></u>
Register Balance as of 09/30/2015	123,792.13
Ending Balance	123,792.13

10:47 AM
10/05/15
Cash Basis

CHARLTON FIRE DISTRICT #1 YTD P & L BUDGET vs. ACTUAL January through September 2015

	Jan - Sep 15	Budget	\$ Over Budget	% of Budget
Income				
A1001 REAL PROPERTY TAXES				
REAL PROPERTY TAXES	294,600.04	294,600.00	0.04	100.0%
A1001 REAL PROPERTY TAXES - Other	0.00	0.00	0.00	0.0%
Total A1001 REAL PROPERTY TAXES	294,600.04	294,600.00	0.04	100.0%
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS CHECKING	19.04	20.00	-0.96	95.2%
INTEREST & EARNINGS OPERATING	284.29	230.00	54.29	123.6%
INTEREST & EARNINGS OTHER ACCTS	207.96	250.00	-42.04	83.2%
Total A2401 INTEREST & EARNINGS	511.29	500.00	11.29	102.3%
A2665 SALES OF PROPERTY				
SALE OF EQUIPMENT	1,250.00			
Total A2665 SALES OF PROPERTY	1,250.00			
A2701 REFUNDS OF PRIOR YEAR EXP				
REFUND PRIOR YEAR	271.00			
Total A2701 REFUNDS OF PRIOR YEAR EXP	271.00			
A5031 INTERFUND TRANSFERS				
INTERFUND TRANSFERS	0.00			
Total A5031 INTERFUND TRANSFERS	0.00			
Total Income	296,632.33	295,100.00	1,532.33	100.5%
Gross Profit	296,632.33	295,100.00	1,532.33	100.5%
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	1,692.00			
FICA EMPLOYEE	1,283.40			
MEDICARE EMPLOYEE	300.15			
NYS INCOME TAX	232.80			
SECRETARY WAGES	5,297.85	8,400.00	-3,102.15	63.1%
TREASURER WAGES	11,777.40	19,200.00	-7,422.60	61.3%
Total PERSONAL SERVICES	20,583.60	27,600.00	-7,016.40	74.6%
Total A34101 FIRE PER SVC	20,583.60	27,600.00	-7,016.40	74.6%

CHARLTON FIRE DISTRICT #1 YTD P & L BUDGET vs. ACTUAL January through September 2015

	Jan - Sep 15	Budget	\$ Over Budget	% of Budget
A34102 FIRE, EQUIP & CAP OUTLAY				
EQUIPMENT				
APPARATUS EQUIPMENT	447,836.74	1,000.00	446,836.74	44,783.7%
BUILDING EQUIPMENT	16,351.99	1,000.00	15,351.99	1,635.2%
EMS EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
FIREFIGHTER EQUIPMENT	11,856.65	3,000.00	8,856.65	395.2%
HOSE REPLACEMENT	0.00	1,000.00	-1,000.00	0.0%
PERSONAL PROTECTIVE EQUIP	199.00	18,000.00	-17,801.00	1.1%
RADIOS	12,303.00	2,500.00	9,803.00	492.1%
SCBA BOTTLE & PACK REPLACEMENT	0.00	1,500.00	-1,500.00	0.0%
SCBA PACK REPLACEMENT	7,350.70			
Total EQUIPMENT	495,898.08	29,000.00	466,898.08	1,710.0%
Total A34102 FIRE, EQUIP & CAP OUTLAY	495,898.08	29,000.00	466,898.08	1,710.0%
A34104 FIRE PROTECTION				
ANNUAL AUDIT	10,500.00	4,000.00	6,500.00	262.5%
APPARATUS MAINT/REPAIR	4,349.29	20,000.00	-15,650.71	21.7%
ASSOCIATION DUES	265.00	400.00	-135.00	66.3%
BANK FEES	52.50			
BUILDING & GROUNDS MAINTENANCE	5,485.77	4,800.00	685.77	114.3%
BUILDING & GROUNDS REPAIRS	890.52	4,300.00	-3,409.48	20.7%
COMMISSIONER TRAINING	420.00	600.00	-180.00	70.0%
DATA ENTRY-INCIDENT REPORTING	1,668.00	1,700.00	-32.00	98.1%
ELECTRIC & GAS	3,280.62	6,000.00	-2,719.38	54.7%
EMS SUPPLIES	3,286.78	4,000.00	-713.22	82.2%
EMS TRAINING	0.00	1,500.00	-1,500.00	0.0%
EQUIPMENT MAINT/REPAIR	70.41	1,000.00	-929.59	7.0%
FIRE PREVENTION	0.00	3,000.00	-3,000.00	0.0%
FIREFIGHTER PHYSICAL EXAMS	6,450.00	7,000.00	-550.00	92.1%
FIREFIGHTER TRAINING	1,698.52	4,000.00	-2,301.48	42.5%
FIREMATIC & REHAB SUPPLIES	0.00	2,700.00	-2,700.00	0.0%
FOAM	0.00	250.00	-250.00	0.0%
FOOD REIMBURSEMENTS	58.90	1,000.00	-941.10	5.9%
FUEL - BUILDING	6,363.11	10,000.00	-3,636.89	63.6%
FUEL - TRUCKS	2,630.29	6,000.00	-3,369.71	43.8%
HOSE/LADDER TESTING	0.00	1,200.00	-1,200.00	0.0%
INSPECTION OF DEPARTMENT	6,850.40	6,500.00	350.40	105.4%
INSURANCE	19,686.33	20,000.00	-313.67	98.4%
INTERIOR FIREFIGHTING FIT TRAIN	867.00	900.00	-33.00	96.3%
LEGAL SERVICES	0.00	10,000.00	-10,000.00	0.0%
MISCELLANEOUS	396.45			
PAGER REPAIR BATTERIES	629.00	1,000.00	-371.00	62.9%
PHYSICAL FITNESS	500.00	2,500.00	-2,000.00	20.0%
POSTAGE	273.00	400.00	-127.00	68.3%
PRINTING & SUPPLIES	524.99	1,200.00	-675.01	43.7%
PUBLIC NOTICES	18.07	200.00	-181.93	9.0%

10:47 AM
10/05/15
Cash Basis

CHARLTON FIRE DISTRICT #1 YTD P & L BUDGET vs. ACTUAL January through September 2015

	Jan - Sep 15	Budget	\$ Over Budget	% of Budget
SCBA PACK TESTING	0.00	1,000.00	-1,000.00	0.0%
TELEPHONE & CABLE	3,247.94	4,500.00	-1,252.06	72.2%
WASTE DISPOSAL	490.34	1,000.00	-509.66	49.0%
WATER	573.94	500.00	73.94	114.8%
WEBSITE ADMINISTRATION	140.00	500.00	-360.00	28.0%
Total A34104 FIRE PROTECTION	81,667.17	133,650.00	-51,982.83	61.1%
A9030.8 SOCIAL SECURITY				
FICA EMPLOYER	1,283.40	1,800.00	-516.60	71.3%
MEDICARE EMPLOYER	300.15	400.00	-99.85	75.0%
Total A9030.8 SOCIAL SECURITY	1,583.55	2,200.00	-616.45	72.0%
A9901.9 INTERFUND TRANSFERS				
TO APPARATUS CAPITAL RESERVES	0.00	50,000.00	-50,000.00	0.0%
TO CAPITAL IMPROVEMENT RESERVES	0.00	28,650.00	-28,650.00	0.0%
TO EQUIPMENT CAPITAL RESERVES	0.00	24,000.00	-24,000.00	0.0%
TO OPERATING ACCOUNT	0.00			
Total A9901.9 INTERFUND TRANSFERS	0.00	102,650.00	-102,650.00	0.0%
Total Expense	599,732.40	295,100.00	304,632.40	203.2%
Net Income	-303,100.07	0.00	-303,100.07	100.0%