

Charlton Fire District Meeting Minutes

November 3, 2015

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on November 3, 2015 at 7:05 p.m.

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

ABSENT: Dave Peters, Sharon Cronin (Secretary),

1. Approval of Agenda

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

2. Approval of Minutes

Motion to approve the last month's minutes and Budget Hearing minutes made by Jeff Voigt and seconded by Bob LeGere. Approved 4-0.

3. Chairman's Report

Chairman spoke with Dave Meager regarding the insurance review. We will schedule a discussion of the insurance review at the December meeting.

4. Treasurer's Report

- a. Treasurer's Report presented by Andy LaPatra.
- b. Review and audit of bills.
- c. Operating Account: \$124,870.21
Payroll Account: \$8,162.95
Apparatus Capital Reserve: \$5,000.41
Equipment Capital Reserve: \$77,085.35
Emergency Capital Reserve: \$25,027.62
Capital Improvement Reserve: \$123,797.39
Total ending on November 1, 2015: \$363,943.93

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

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

5. Chief's Report

- a. Aaron Dyer presented Chief's Report. 19 calls for the month:
 - 13-EMS
 - 1-Medical Assist
 - 1-Water problem
 - 1-Dispatched and cancelled
 - 1-Fire detectable activation

- 1-Alarm system activation
- 1-Special incident

- b. Car 18 mileage as of 11/2/15 is 18,452 and car 18-0 mileage as of 11/2/15 is 48,928.
- c. R-184 will be scheduled for its annual service and inspection.
- d. ETA 18-2 ladders were tested/inspected on 10/15/15.
- e. The remaining tool mounting boards are scheduled to be installed within the next week and will take 2-3 days.
- f. The new turnout gear has arrived.
- g. The pressure washer will be installed soon.
- h. 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. The 2016 budget was adopted.
- b. The roof is completed and we have been provided eighty new ceiling tiles to replace the water damaged tiles. The company will work to schedule a work day in order to replace the tiles and any insulation that needs to be replaced.
- c. An offer of \$10,000 to purchase the old 18-1 has been made by a fire company from South Carolina. The offer was discussed. The District is asking \$13,500. The Chief will convey this to that fire company.

Motion to adopt the 2016 budget made by Jeff Voigt and seconded by Bob Rosa.
Approved 4-0.

8. New Business

- a. The snowplow bid for 2016 from Jimmy Crawford was discussed and approved.
- b. The cleaning bid for 2016 from D.A. Kenyon was discussed and approved.
- c. The Board approved Secretary to send out a notification to the paper for the annual election.
- d. The upcoming election was discussed. Bob LeGere is running for re-election. Signature form needs to be completed.
- e. Resolution 25-2015 to require petitions and to appoint and compensate Chairman and Election Inspectors of the Charlton Fire District Board was discussed and approved.
- f. Since the officer elections for the company are coming up in December, the qualifications for officers were discussed. A motion to fully enforce the qualifications was made.
- g. A request was made to purchase materials for mounting the pressure washer.

Motion to approve Jimmy Crawford's snowplow bid for 2016 made by Jeff Voigt and seconded by Bob LeGere. Approved 4-0.

Motion to approve D.A. Kenyon's cleaning bid for 2016 made by Jeff Voigt and seconded by Kevin Loukes. Approved 4-0.

Motion to approve Resolution 25-2015 to require petitions and to appoint and compensate Chairman and Election Inspectors of the Charlton fire District Board made by Jeff Voigt and seconded by Kevin Loukes. Approved 4-0.

Motion to approve the Secretary to send a notification to the paper for annual election made by Jeff Voigt and seconded by Kevin Loukes. Approved 4-0.

Motion to fully enforce the qualifications for officers was made by Jeff Voigt and seconded by Bob Rosa. Approved 4-0.

Motion to approve the purchase of mounting hardware for the pressure washer from Lowes for \$212.69 made by Jeff Voigt and seconded by Bob Rosa. Approved 4-0.

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 Rosa at 8:35 pm. Approved 4-0.

10:50 AM
11/03/15
Cash Basis

CHARLTON FIRE DISTRICT #1 Profit & Loss October 2015

	Oct 15	Sep 15	\$ Change
Income			
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS CHECKING	0.32	0.65	-0.33
INTEREST & EARNINGS OTHER ACCTS	9.81	9.48	0.33
INTEREST & EARNINGS OPERATING	18.84	31.72	-12.88
Total A2401 INTEREST & EARNINGS	28.97	41.85	-12.88
Total Income	28.97	41.85	-12.88
Gross Profit	28.97	41.85	-12.88
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
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			
PRINTING & SUPPLIES	0.00	8.54	-8.54
WASTE DISPOSAL	0.00	54.40	-54.40
EQUIPMENT MAINT/REPAIR	0.00	23.66	-23.66
MISCELLANEOUS	10.00	0.00	10.00
BANK FEES	19.50	29.50	-10.00
FIREFIGHTER TRAINING	20.00	676.20	-656.20
APPARATUS MAINT/REPAIR	39.88	0.00	39.88
BUILDING & GROUNDS MAINTENANCE	44.97	533.46	-488.49
WEBSITE ADMINISTRATION	60.00	-40.00	100.00
ELECTRIC & GAS	224.29	239.05	-14.76
BUILDING & GROUNDS REPAIRS	229.98	0.00	229.98
FUEL - TRUCKS	239.47	366.01	-126.54
TELEPHONE & CABLE	284.63	182.69	101.94
EMS SUPPLIES	473.29	0.00	473.29
INSURANCE	521.00	0.00	521.00
PAGER REPAIR BATTERIES	837.00	0.00	837.00
Total A34104 FIRE PROTECTION	3,004.01	2,073.51	930.50
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
SCBA PACK REPLACEMENT	0.00	7,350.70	-7,350.70
FIREFIGHTER EQUIPMENT	223.98	3,450.00	-3,226.02
EMS EQUIPMENT	345.82	0.00	345.82
APPARATUS EQUIPMENT	1,418.28	447,836.74	-446,418.46
RADIOS	2,406.85	12,303.00	-9,896.15
PERSONAL PROTECTIVE EQUIP	3,377.45	199.00	3,178.45
Total EQUIPMENT	7,772.38	471,139.44	-463,367.06
BUILDING IMPROVEMENTS	39,982.20	0.00	39,982.20
Total A34102 FIRE, EQUIP & CAP OUTLAY	47,754.58	471,139.44	-423,384.86
Total Expense	53,312.14	475,650.10	-422,337.96
Net Income	-53,283.17	-475,608.25	422,325.08

Account Summary

CHARLTON FIRE DISTRICT #1

Deposit Summary

[expand all...](#)

<u>Account Name</u>	<u>Account No.</u>	<u>Ledger Balance</u>	<u>Avail. Balance</u>
<u>R8021 0712 OPERATING</u>	xxxxxxxx0712	\$124,870.21	\$124,870.21
<u>R8021 0720 PAYROLL</u>	xxxxxxxx0720	\$8,162.95	\$6,265.70
<u>R8021 2286 APPARATUS</u>	xxxxxxxx2286	\$5,000.41	\$5,000.41
<u>R8021 2294 EQUIPMENT</u>	xxxxxxxx2294	\$77,085.35	\$77,085.35
<u>R8021 2302 EMERGENCY</u>	xxxxxxxx2302	\$25,027.62	\$25,027.62
<u>R8021 2310 CAPITAL</u>	xxxxxxxx2310	\$123,797.39	\$123,797.39
Totals:		\$363,943.93	\$362,046.68

statement delivery preferences.

10:52 AM

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

Cash Basis

	<u>Oct 15</u>
R8021 0712 OPERATING	124,870.21
R8021 0720 PAYROLL	8,162.95
R8021 2286 APPARATUS	5,000.41
R8021 2294 EQUIPMENT	77,085.35
R8021 2302 EMERGENCY	25,027.62
R8021 2310 CAPITAL IMPROVEMENTS	123,797.39
TOTAL	<u>363,943.93</u>



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

Business Banking Statement
October 31, 2015
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0712

9 X 0081 00009 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 regarding changes that pertain to the Agreement for Small Business Debit Card and Electronic Fund Transfer Services

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

Effective December 1, 2015, the Agreement for Small Business Debit Card and Electronic Funds Transfer Services is revised to reflect an increase in the Foreign Transaction Fee to 3% and a change in the description of this fee.

The revised section below replaces this section in the Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions you received at the time you opened your Account, as amended.

11. OTHER IMPORTANT TERMS.

(c) Foreign Transaction Fees. If you use your Card in a foreign country, including a Card Transaction you initiate in the U.S. with an entity located in a foreign country a foreign Card transaction fee will be charged. The fee is 3% of the transaction amount; such transactions include, without limitation, cash advances, ATM withdrawals, and purchases of goods and services. If you use your Card to make a Card Transaction outside of the United States in a foreign currency, MasterCard will convert the Card Transaction amount into U.S. dollars using a wholesale market rate or a government-mandated rate in effect on the processing date (which may differ from the rate on the date of your transaction). The rate used may differ from the rate MasterCard actually receives.

If you have any questions about any of this information, please do not hesitate to call the number that appears on this statement, visit your local KeyBank branch, or contact your Relationship Manager.

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



Business Banking Statement
October 31, 2015
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0712

KeyNotes (con't)

Agreements and Disclosures.

KeyBank Business Interest Checkin
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT

0712

Beginning balance 9-30-15	\$175,601.96
13 Subtractions	-50,729.09
Interest paid	+18.84
Net fees and charges	-21.50
Ending balance 10-31-15	\$124,870.21

Subtractions

Paper Checks

* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7436	10-13	\$1,897.50	7439	10-16	2,897.25	7442	10-15	239.47
7437	10-21	44.97	7440	10-13	297.44	7443	10-14	4,280.34
7438	10-16	521.00	7441	10-14	100.00	*7445	10-28	39,982.20
Paper Checks Paid								\$50,260.17

Withdrawals	Date	Serial #	Location	Amount
	10-7		Bill Pay:Atypica Cvfd-1 Xbh9D7At	\$60.00
	10-7		Bill Pay:Time Warner Cable 106007 Abs9E7At	87.05
	10-7		Bill Pay:Verizon 518399 3B8937At	97.58
	10-7		Bill Pay:National Grid-Niag 51564- Fbr9E7At	224.29
Total subtractions				\$50,729.09

Interest earned

Annual percentage yield (APY) earned	0.14%
Number of days this statement period	31
Interest paid 10-30-15	\$18.84
Interest earned this statement period	\$18.83
Interest paid year-to-date	\$303.13

Fees and charges

Date	Quantity	Unit Charge	
10-8-15 Sep Kbo Manage Access (Monthly)	1	10.00	-\$10.00
10-30-15 Imaged Items With Statement Charge	1	3.50	-3.50
10-30-15 Duplicate Statement Service Charge	1	5.00	-5.00
10-30-15 Paper Statement Fee	1	3.00	-3.00
Fees and charges assessed this period			-\$21.50

**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.

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

Check #
or Date

Amount

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

TOTAL → \$

10:23 AM

11/03/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0712 OPERATING, Period Ending 10/31/2015

	<u>Oct 31, 15</u>
Beginning Balance	175,601.96
Cleared Transactions	
Checks and Payments - 17 Items	-50,750.59
Deposits and Credits - 1 Item	<u>18.84</u>
Total Cleared Transactions	<u>-50,731.75</u>
Cleared Balance	<u>124,870.21</u>
Register Balance as of 10/31/2015	124,870.21
Ending Balance	124,870.21

10:23 AM

11/03/15

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0712 OPERATING, Period Ending 10/31/2015

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						175,601.96
Cleared Transactions						
Checks and Payments - 17 Items						
Check	10/06/2015	7439	PITTSFIELD COM...	X	-2,897.25	-2,897.25
Check	10/06/2015	7436	B-LANN EQUIPME...	X	-1,897.50	-4,794.75
Check	10/06/2015	7438	LAWRENCE A QUI...	X	-521.00	-5,315.75
Check	10/06/2015	7440	MOORE MEDICAL	X	-297.44	-5,613.19
Check	10/06/2015	7442	TOWN OF CHARL...	X	-239.47	-5,852.66
Check	10/06/2015	7441	BILL HEILMAN	X	-100.00	-5,952.66
Check	10/06/2015	7437	DAVE BUTHFER	X	-44.97	-5,997.63
Check	10/07/2015	7443	FASNY FCU CARD...	X	-4,280.34	-10,277.97
Check	10/07/2015		NATIONAL GRID	X	-224.29	-10,502.26
Check	10/07/2015		VERIZON	X	-97.58	-10,599.84
Check	10/07/2015		TIME WARNER CA...	X	-87.05	-10,686.89
Check	10/07/2015		ATYPICA	X	-60.00	-10,746.89
Check	10/08/2015		SEP KBO MANAG...	X	-10.00	-10,756.89
Check	10/20/2015	7445	CMV CONTRACTI...	X	-39,982.20	-50,739.09
Check	10/30/2015		DUPLICATE STMT ...	X	-5.00	-50,744.09
Check	10/30/2015		IMAGED ITEMS WI...	X	-3.50	-50,747.59
Check	10/30/2015		PAPER STATEME...	X	-3.00	-50,750.59
Total Checks and Payments					-50,750.59	-50,750.59
Deposits and Credits - 1 item						
Deposit	10/30/2015		INTEREST PAYME...	X	18.84	18.84
Total Deposits and Credits					18.84	18.84
Total Cleared Transactions					-50,731.75	-50,731.75
Cleared Balance					-50,731.75	124,870.21
Register Balance as of 10/31/2015					-50,731.75	124,870.21
Ending Balance					-50,731.75	124,870.21



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

Business Banking Statement
October 31, 2015
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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

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

3720 - 03290

11110



Business Banking Statement
October 31, 2015
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KeyNotes (con't)

Agreements and Disclosures.

KeyBank Business Interest Checking
CHARLTON FIRE DISTRICT #1
PAYROLL ACCOUNT

0720

Beginning balance 9-30-15	\$10,724.18
4 Subtractions	-2,553.55
Interest paid	+0.32
Net fees and charges	-8.00
Ending balance 10-31-15	\$8,162.95

Subtractions

Withdrawals	Date	Serial #	Location	
	10-1		Bill Pay:First New York Fcu 108600 Rbg9R7W4	\$588.65
	10-1		Bill Pay:Sunmark Federal Cr 124890 1Bg9R7W4	1,308.60
	10-9		Direct Withdrawal, lrs Usatxpymt	539.90
	10-14		Direct Withdrawal, Nys Dtf Wt Tax Paymnt	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 10-30-15	\$0.32
Interest earned this statement period	\$0.31
Interest paid year-to-date	\$19.36

Fees and charges

Date		Quantity	Unit Charge	
10-30-15	Duplicate Statement Service Charge	1	5.00	-\$5.00
10-30-15	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
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.

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

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

- We investigate whether or not there has been a fraud, and 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

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- 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]

10:24 AM

11/03/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0720 PAYROLL, Period Ending 10/31/2015

	<u>Oct 31, 15</u>
Beginning Balance	10,724.18
Cleared Transactions	
Checks and Payments - 6 items	-2,561.55
Deposits and Credits - 1 item	<u>0.32</u>
Total Cleared Transactions	<u>-2,561.23</u>
Cleared Balance	<u>8,162.95</u>
Register Balance as of 10/31/2015	8,162.95
Ending Balance	8,162.95

10:24 AM

11/03/15

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0720 PAYROLL, Period Ending 10/31/2015

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						10,724.18
Cleared Transactions						
Checks and Payments - 6 Items						
Check	10/01/2015		ANDREW G. LA P...	X	-1,308.60	-1,308.60
Check	10/01/2015		Sharon B Cronin	X	-588.65	-1,897.25
Check	10/09/2015		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	10/14/2015		DIRECT WITHDRA...	X	-116.40	-2,553.55
Check	10/30/2015		DUPLICATE STMT ...	X	-5.00	-2,558.55
Check	10/30/2015		PAPER STATEME...	X	-3.00	-2,561.55
Total Checks and Payments					-2,561.55	-2,561.55
Deposits and Credits - 1 Item						
Deposit	10/30/2015		INTEREST PAYME...	X	0.32	0.32
Total Deposits and Credits					0.32	0.32
Total Cleared Transactions					-2,561.23	-2,561.23
Cleared Balance					-2,561.23	8,162.95
Register Balance as of 10/31/2015					-2,561.23	8,162.95
Ending Balance					-2,561.23	8,162.95



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

Business Banking Statement
October 31, 2015
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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)

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

2286 - 03290

11116



Business Banking Statement
October 31, 2015
page 2 of 3

12286

KeyNotes (con't)

Agreements and Disclosures.

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

2286

Beginning balance 9-30-15	\$5,000.20
Interest paid	+0.21
Ending balance 10-31-15	\$5,000.41

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 10-30-15	\$0.21
Interest earned this statement period	\$0.21
Interest paid year-to-date	\$123.70

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

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- 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]

10:25 AM

11/03/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2286 APPARATUS, Period Ending 10/31/2015

	<u>Oct 31, 15</u>
Beginning Balance	5,000.20
Cleared Transactions	
Deposits and Credits - 1 item	<u>0.21</u>
Total Cleared Transactions	<u>0.21</u>
Cleared Balance	<u>5,000.41</u>
Register Balance as of 10/31/2015	5,000.41
Ending Balance	5,000.41



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

Business Banking Statement
October 31, 2015
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J2294

T 0081 00000 R EM T1

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

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

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KeyNotes

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11. OTHER IMPORTANT TERMS.

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

J2294 - 03290

11117



Business Banking Statement
October 31, 2015
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KeyNotes (con't)

Agreements and Disclosures.

Key Business Silver Money Market Svgs

2294

CHARLTON FIRE DISTRICT #1
EQUIPMENT CAPITAL RESERVES

Beginning balance 9-30-15	\$77,082.07
Interest paid	+3.28
Ending balance 10-31-15	\$77,085.35

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 10-30-15	\$3.28
Interest earned this statement period	\$3.27
Interest paid year-to-date	\$32.10

CUSTOMER ACCOUNT DISCLOSURES

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

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 - The "Service charges", if any, shown on your statement.
- 3 Enter into your check register and ADD:**
 - Deposits or other credits shown on your statement that you have *not* already entered.
 - The "Interest earned" shown on your statement, if any.

[illegible]

10:25 AM

11/03/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2294 EQUIPMENT, Period Ending 11/01/2015

	<u>Nov 1, 15</u>
Beginning Balance	77,082.07
Cleared Transactions	
Deposits and Credits - 1 Item	<u>3.28</u>
Total Cleared Transactions	<u>3.28</u>
Cleared Balance	<u>77,085.35</u>
Register Balance as of 11/01/2015	77,085.35
Ending Balance	77,085.35



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

Business Banking Statement
October 31, 2015
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T 0081 00000 R EM T1

CHARLTON FIRE DISTRICT #1
EMERGENCY REPAIR RESERVES
PO BOX 1369
BALLSTON LAKE NY 12019-0369

Questions or comments?
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Please read and retain this information with all of your Account opening



Business Banking Statement
October 31, 2015
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KeyNotes (con't)

Agreements and Disclosures.

Key Business Silver Money Market Svcs 2302

CHARLTON FIRE DISTRICT #1
EMERGENCY REPAIR RESERVES

Beginning balance 9-30-15	\$25,026.56
Interest paid	+1.06
Ending balance 10-31-15	\$25,027.62

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 10-30-15	\$1.06
Interest earned this statement period	\$1.06
Interest paid year-to-date	\$10.42

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

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- 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]

10:26 AM

11/03/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2302 EMERGENCY, Period Ending 10/31/2015

	<u>Oct 31, 15</u>
Beginning Balance	25,026.56
Cleared Transactions	
Deposits and Credits - 1 Item	<u>1.06</u>
Total Cleared Transactions	<u>1.06</u>
Cleared Balance	<u><u>25,027.62</u></u>
Register Balance as of 10/31/2015	25,027.62
Ending Balance	25,027.62



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

Business Banking Statement
October 31, 2015
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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.

KeyNotes

Important information regarding changes that pertain to the Agreement for Small Business Debit Card and Electronic Fund Transfer Services

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

Effective December 1, 2015, the Agreement for Small Business Debit Card and Electronic Funds Transfer Services is revised to reflect an increase in the Foreign Transaction Fee to 3% and a change in the description of this fee.

The revised section below replaces this section in the Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions you received at the time you opened your Account, as amended.

11. OTHER IMPORTANT TERMS.

(c) Foreign Transaction Fees. If you use your Card in a foreign country, including a Card Transaction you initiate in the U.S. with an entity located in a foreign country a foreign Card transaction fee will be charged. The fee is 3% of the transaction amount; such transactions include, without limitation, cash advances, ATM withdrawals, and purchases of goods and services. If you use your Card to make a Card Transaction outside of the United States in a foreign currency, MasterCard will convert the Card Transaction amount into U.S. dollars using a wholesale market rate or a government-mandated rate in effect on the processing date (which may differ from the rate on the date of your transaction). The rate used may differ from the rate MasterCard actually receives.

If you have any questions about any of this information, please do not hesitate to call the number that appears on this statement, visit your local KeyBank branch, or contact your Relationship Manager.

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



2310

KeyNotes (con't)

Agreements and Disclosures.

Key Business Silver Money Market Svgs

2310

CHARLTON FIRE DISTRICT #1

CAPITAL IMPROVEMENTS RESERVES

Beginning balance 9-30-15

\$123,792.13

Interest paid

+5.26

Ending balance 10-31-15

\$123,797.39

**Interest
earned**

Annual percentage yield (APY) earned

0.05%

Number of days this statement period

31

Interest paid 10-30-15

\$5.26

Interest earned this statement period

\$5.25

Interest paid year-to-date

\$51.55

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11/03/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 10/31/2015

	<u>Oct 31, 15</u>
Beginning Balance	123,792.13
Cleared Transactions	
Deposits and Credits - 1 item	<u>5.26</u>
Total Cleared Transactions	<u>5.26</u>
Cleared Balance	<u><u>123,797.39</u></u>
Register Balance as of 10/31/2015	123,797.39
Ending Balance	123,797.39

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11/03/15
Cash Basis

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

	Jan - Oct 15	Budget	\$ Over Budget	% of Budget
Income				
A1001 REAL PROPERTY TAXES	294,600.04	294,600.00	0.04	100.0%
REAL PROPERTY TAXES	0.00	0.00	0.00	0.0%
A1001 REAL PROPERTY TAXES - Other				
Total A1001 REAL PROPERTY TAXES	294,600.04	294,600.00	0.04	100.0%
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS CHECKING	19.36	20.00	-0.64	96.8%
INTEREST & EARNINGS OPERATING	303.13	230.00	73.13	131.8%
INTEREST & EARNINGS OTHER ACCTS	217.77	250.00	-32.23	87.1%
Total A2401 INTEREST & EARNINGS	540.26	500.00	40.26	108.1%
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	296,661.30	295,100.00	1,561.30	100.5%
Gross Profit				
	296,661.30	295,100.00	1,561.30	100.5%
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES	1,880.00			
FEDERAL INCOME TAX	1,426.00			
FICA EMPLOYEE	333.50			
MEDICARE EMPLOYEE	349.20			
NYS INCOME TAX	5,886.50	8,400.00	-2,513.50	70.1%
SECRETARY WAGES	13,086.00	19,200.00	-6,114.00	68.2%
TREASURER WAGES				
Total PERSONAL SERVICES	22,961.20	27,600.00	-4,638.80	83.2%
Total A34101 FIRE PER SVC	22,961.20	27,600.00	-4,638.80	83.2%
A34102 FIRE, EQUIP & CAP OUTLAY				
BUILDING IMPROVEMENTS	55,634.20			

CHARLTON FIRE DISTRICT #1 YTD P & L BUDGET VS. ACTUAL January through October 2015

	Jan - Oct 15	Budget	\$ Over Budget	% of Budget
EQUIPMENT				
APPARATUS EQUIPMENT	449,255.02	1,000.00	448,255.02	44,925.5%
BUILDING EQUIPMENT	699.99	1,000.00	-300.01	70.0%
EMS EQUIPMENT	345.82	1,000.00	-654.18	34.6%
FIREFIGHTER EQUIPMENT	12,080.63	3,000.00	9,080.63	402.7%
HOSE REPLACEMENT	0.00	1,000.00	-1,000.00	0.0%
PERSONAL PROTECTIVE EQUIP	3,576.45	18,000.00	-14,423.55	19.9%
RADIOS	14,709.85	2,500.00	12,209.85	588.4%
SCBA BOTTLE & PACK REPLACEMENT	0.00	1,500.00	-1,500.00	0.0%
SCBA PACK REPLACEMENT	7,350.70			
Total EQUIPMENT	488,018.46	29,000.00	459,018.46	1,682.8%
Total A34102 FIRE, EQUIP & CAP OUTLAY	543,652.66	29,000.00	514,652.66	1,874.7%
A34104 FIRE PROTECTION				
ANNUAL AUDIT	10,500.00	4,000.00	6,500.00	262.5%
APPARATUS MAINT/REPAIR	4,389.17	20,000.00	-15,610.83	21.9%
ASSOCIATION DUES	265.00	400.00	-135.00	66.3%
BANK FEES	72.00			
BUILDING & GROUNDS MAINTENANCE	5,530.74	4,800.00	730.74	115.2%
BUILDING & GROUNDS REPAIRS	1,120.50	4,300.00	-3,179.50	26.1%
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	3,504.91	6,000.00	-2,495.09	58.4%
EMS SUPPLIES	3,760.07	4,000.00	-239.93	94.0%
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	1,718.52	4,000.00	-2,281.48	43.0%
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	2,869.76	6,000.00	-3,130.24	47.8%
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	20,207.33	20,000.00	207.33	101.0%
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	406.45			
PAGER REPAIR BATTERIES	1,466.00	1,000.00	466.00	146.6%
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%
SCBA PACK TESTING	0.00	1,000.00	-1,000.00	0.0%

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11/03/15
Cash Basis

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

	Jan - Oct 15	Budget	\$ Over Budget	% of Budget
TELEPHONE & CABLE	3,532.57	4,500.00	-967.43	78.5%
WASTE DISPOSAL	490.34	1,000.00	-509.66	49.0%
WATER	573.94	500.00	73.94	114.8%
WEBSITE ADMINISTRATION	200.00	500.00	-300.00	40.0%
Total A34104 FIRE PROTECTION	84,671.18	133,650.00	-48,978.82	63.4%
A9030.8 SOCIAL SECURITY	1,426.00	1,800.00	-374.00	79.2%
FICA EMPLOYER	333.50	400.00	-66.50	83.4%
MEDICARE EMPLOYER				
Total A9030.8 SOCIAL SECURITY	1,759.50	2,200.00	-440.50	80.0%
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	653,044.54	295,100.00	357,944.54	221.3%
Net Income	-356,383.24	0.00	-356,383.24	100.0%