

Charlton Fire District Meeting Minutes

February 6, 2018

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on February 6, 2018 at 6:33 p.m.

PRESENT: Jeff Voigt (Chairman), Bob LeGere, Steve Eichfeld, Kevin Loukes, 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 Kevin Loukes. Approved 4-0.

2. Approval of Minutes

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

3. Chairman's Report

Nothing to report

4. Treasurer's Report

- a. Treasurer's Report presented by Andy LaPatra.
- b. Review and audit of bills.
- c. Operating Account: \$299,082.67
Payroll Account: \$32,278.06
Apparatus Capital Reserve: \$105,054.80
Equipment Capital Reserve: \$130,219.08
Emergency Capital Reserve: \$25,056.78
Capital Improvement Reserve: \$298,233.56
Total ending on February 1, 2018: \$889,924.95

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

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

5. Chief's Report

- a. Dean DeCapria presented Chief's Report. 21 calls for the month:
 - 14-EMS
 - 2-motor vehicle accident
 - 2-fire alarm
 - 2-CO emergency
 - 1-Structure Fires

- b. Installation Banquet at the Charlton Tavern went well.
- c. Car 18 mileage as of 1/2 is 35,020 and car 18-0 mileage as of 1/3 is 57,531.
- d. Fit testing has been completed.
- e. CPR class is this month.
- f. Firefighter 1 books were purchased for the five firemen taking the course.
- g. The chiefs are looking into an air cascade system for firehouse. This unit has capability to be moved to a new station in the future.
- h. Dean DeCapria presented purchase requests. (Motions under new business)

6. Committee Reports

- a. **Facilities Management (Dave Peters)**
See Unfinished Business
- b. **Apparatus and Equipment (Bob LeGere)**
See Chief's Report
- c. **Firematic Training and Fire Prevention Committee (Jeff Voigt)**
There is nothing to report at this time.
- d. **Radio Communication and Informational Technology Committee (Kevin Loukes)**
There is nothing to report at this time.
- e. **Staff Relations/Code of Ethics Committee (Steve Eichfeld)**
There is nothing to report at this time.

7. Unfinished Business

Roof had a few leaks. The roofing company has been contacted and is under warranty.

8. New Business

- a. Marcus Maringola from Amsure Insurance reviewed CFD's insurance policies with the board.
- b. Commissioner LeGere requested permission from the board to replace the broken vise in the truck bay not to exceed \$500.00.

Motion to approve purchase of a vise not to exceed \$500.00 made by Jeff Voigt and seconded by Kevin Loukes. Approved 4-0.

9. Privilege of the Floor

10. Adjournment

Motion to adjourn made by Jeff Voigt and seconded by Kevin Loukes at 8:00 p.m.
Approved 4-0.

9:53 PM
02/05/18
Cash Basis

CHARLTON FIRE DISTRICT #1
Profit & Loss
January 2018

	Jan 18	Dec 17	\$ Change
Income			
A5031 INTERFUND TRANSFERS			
INTERFUND TRANSFERS	0.00	0.00	0.00
Total A5031 INTERFUND TRANSFERS	0.00	0.00	0.00
A2680 INSURANCE RECOVERIES			
INSURANCE RECOVERIES	0.00	556.00	-556.00
Total A2680 INSURANCE RECOVERIES	0.00	556.00	-556.00
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS CHECKING	0.87	0.15	0.72
INTEREST & EARNINGS OPERATING	15.54	7.73	7.81
INTEREST & EARNINGS OTHER ACC...	23.72	23.68	0.04
Total A2401 INTEREST & EARNINGS	40.13	31.56	8.57
A1001 REAL PROPERTY TAXES			
REAL PROPERTY TAXES	300,016.01	0.00	300,016.01
Total A1001 REAL PROPERTY TAXES	300,016.01	0.00	300,016.01
Total Income	300,056.14	587.56	299,468.58
Gross Profit	300,056.14	587.56	299,468.58
Expense			
A99019 INTERFUND TRANSFERS			
TO EQUIPMENT CAPITAL RESERVES	0.00	0.00	0.00
Total A99019 INTERFUND TRANSFERS	0.00	0.00	0.00
A90308 SOCIAL SECURITY			
MEDICARE EMPLOYER	33.35	33.35	0.00
FICA EMPLOYER	142.60	142.60	0.00
Total A90308 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
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
PERSONAL PROTECTIVE EQUIP	2,759.56	0.00	2,759.56
Total EQUIPMENT	2,759.56	0.00	2,759.56
Total A34102 FIRE, EQUIP & CAP OUTL...	2,759.56	0.00	2,759.56

9:53 PM
02/05/18
Cash Basis

CHARLTON FIRE DISTRICT #1
Profit & Loss
January 2018

	Jan 18	Dec 17	\$ Change
A34104 FIRE PROTECTION			
WEBSITE ADMINISTRATION	0.00	60.00	-60.00
ASSOCIATION DUES	0.00	300.00	-300.00
FIREFIGHTER PHYSICAL EXAMS	0.00	5,800.00	-5,800.00
FIRE PREVENTION	0.00	2,346.95	-2,346.95
EMS SUPPLIES	0.00	274.33	-274.33
DATA ENTRY-INCIDENT REPORTING	0.00	1,668.00	-1,668.00
PRINTING & SUPPLIES	0.00	69.95	-69.95
PUBLIC NOTICES	5.13	60.42	-55.29
BANK FEES	44.50	44.50	0.00
WASTE DISPOSAL	80.16	80.16	0.00
MISCELLANEOUS	154.00	224.00	-70.00
HOSE/LADDER TESTING	183.20	0.00	183.20
PHYSICAL FITNESS	200.00	100.00	100.00
BUILDING & GROUNDS REPAIRS	300.85	6,500.00	-6,199.15
TELEPHONE & CABLE	344.47	344.35	0.12
ELECTRIC & GAS	386.96	295.84	91.12
WATER	532.16	512.46	19.70
BUILDING & GROUNDS MAINTENANCE	852.45	270.00	582.45
PAGER REPAIR BATTERIES	1,300.24	0.00	1,300.24
APPARATUS MAINT/REPAIR	17,765.38	205.42	17,559.96
Total A34104 FIRE PROTECTION	22,149.50	19,156.38	2,993.12
Total Expense	27,462.61	21,593.53	5,869.08
Net Income	272,593.53	-21,005.97	293,599.50

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

Account Name	Account No.	Ledger Balance	Avail. Balance
<u>R8021 0712 OPERATING</u>	xxxxxxxx0712	\$305,070.61	\$305,070.61
<u>R8021 0720 PAYROLL</u>	xxxxxxxx0720	\$36,028.30	\$34,131.05
<u>R8021 2286 APPARATUS</u>	xxxxxxxx2286	\$105,050.77	\$105,050.77
<u>R8021 2294 EQUIPMENT</u>	xxxxxxxx2294	\$130,214.09	\$130,214.09
<u>R8021 2302 EMERGENCY</u>	xxxxxxxx2302	\$25,055.82	\$25,055.82
<u>R8021 2310 CAPITAL IMPROVEMENTS</u>	xxxxxxxx2310	\$298,222.12	\$298,222.12
Totals:		\$899,641.71	\$897,744.46

statement delivery preferences.

10:13 PM

CHARLTON FIRE DISTRICT #1
BANK ACCOUNT BALANCES - 2 YEAR COMPARISON

Cash Basis

	<u>Jan 18</u>	<u>Jan 17</u>
R8021 0712 OPERATING	302,311.05	379,830.95
R8021 0720 PAYROLL	36,028.30	3,362.31
R8021 2286 APPARATUS	105,050.77	55,010.79
R8021 2294 EQUIPMENT	130,214.09	125,151.11
R8021 2302 EMERGENCY	25,055.82	25,043.29
R8021 2310 CAPITAL IMPROVEME...	298,222.12	207,899.66
TOTAL	<u>896,882.15</u>	<u>796,298.11</u>



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

Business Banking Statement
January 31, 2018
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10712

13 X 81 00013 R EM T1
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT
PO BOX 1369
BALLSTON LAKE NY 12019-0369

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KeyBank Business Interest Checking
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT

.0712

Beginning balance 12-31-17	\$62,165.56
1 Addition	+300,016.01
22 Subtractions	-57,105.00
Interest paid	+15.54
Net fees and charges	-21.50
Ending balance 1-31-18	\$305,070.61

Additions

Deposits	Date	Serial #	Source	
	1-19		Deposit Branch 0081 New York	\$300,016.01
			Total additions	\$300,016.01

Subtractions

Paper Checks

** check missing from sequence*

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7657	1-10	\$1,300.24	7662	1-8	183.20	7667	1-9	436.57
7658	1-9	16,551.80	7663	1-8	80.00	7668	1-8	5.13
7659	1-10	100.00	7664	1-18	39.00	7669	1-11	101.50
7660	1-8	35.00	7665	1-8	1,213.58	7670	1-8	100.00
7661	1-8	781.80						

Paper Checks Paid \$20,927.82

Withdrawals	Date	Serial #	Location	
	1-3		Bill Pay:Verizon 518399 3Bi98Pft	\$57.42
	1-3		Bill Pay:County Waste - Cli 6910-1 Vb39Ppft	80.16
	1-3		Bill Pay:Time Warner Cable 106007 Vbn9Lpft	87.05
	1-3		Bill Pay:Town of Charlton N/A lba95Pft	95.59

0712 - 03290

Business Banking Statement
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3712

Subtractions

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	1-3		Bill Pay:Kevin G Riehl N/A 8Bu9Qpft	100.00
	1-3		Bill Pay:Dean DE Capria N/A Qbw9Tpft	100.00
	1-3		Bill Pay:Da Kenyon Enterpri Cfd #1 Hbx96Pft	270.00
	1-3		Bill Pay:National Grid 51564- lbr9Kpft	386.96
<hr/>				
<i>Transfers</i>	<i>Date</i>	<i>Serial #</i>	<i>Destination</i>	
	1-26		Trf To DD 0720 3290	\$35,000.00
			Total subtractions	\$57,105.00

Interest earned

Annual percentage yield (APY) earned	0.14%
Number of days this statement period	31
Interest paid 1-31-18	\$15.54
Interest earned this statement period	\$15.53
Interest paid year-to-date	\$15.54
Interest earned (2017)	\$265.79

Fees and charges

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
1-9-18	Dec Kbo Manage Access (Monthly)	1	10.00	-\$10.00
1-31-18	Imaged Items With Statement Charge	1	3.50	-3.50
1-31-18	Duplicate Statement Service Charge	1	5.00	-5.00
1-31-18	Paper Statement Fee	1	3.00	-3.00
	Fees and charges assessed this period			-\$21.50

9:24 PM

02/05/18

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0712 OPERATING, Period Ending 01/31/2018

	Jan 31, 18
Beginning Balance	62,165.56
Cleared Transactions	
Checks and Payments - 26 items	-57,126.50
Deposits and Credits - 2 items	300,031.55
Total Cleared Transactions	242,905.05
Cleared Balance	<u>305,070.61</u>
Uncleared Transactions	
Checks and Payments - 1 item	-2,759.56
Total Uncleared Transactions	-2,759.56
Register Balance as of 01/31/2018	<u>302,311.05</u>
Ending Balance	<u>302,311.05</u>

9:24 PM

02/05/18

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0712 OPERATING, Period Ending 01/31/2018

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						62,165.56
Cleared Transactions						
Checks and Payments - 26 items						
Check	01/01/2018	7657	FASNY FCU CARD...	X	-1,300.24	-1,300.24
Check	01/02/2018	7658	FRANK & SONS B...	X	-16,551.80	-17,852.04
Check	01/02/2018	7665	VANDER MOLEN FI...	X	-1,213.58	-19,065.62
Check	01/02/2018	7661	GRAINGER	X	-781.80	-19,847.42
Check	01/02/2018	7667	SUSAN MCBURNIE...	X	-436.57	-20,283.99
Check	01/02/2018	7662	FIRE SAFETY TES...	X	-183.20	-20,467.19
Check	01/02/2018	7669	SCOTIA LINEN	X	-101.50	-20,568.69
Check	01/02/2018	7659	DEAN DECAPRIA	X	-100.00	-20,668.69
Check	01/02/2018	7670	BILL HEILMAN	X	-100.00	-20,768.69
Check	01/02/2018	7663	1ST RESPONDER	X	-80.00	-20,848.69
Check	01/02/2018	7664	FIRE ENGINEERING	X	-39.00	-20,887.69
Check	01/02/2018	7660	Sharon B Cronin	X	-35.00	-20,922.69
Check	01/02/2018	7668	THE GAZETTE	X	-5.13	-20,927.82
Check	01/03/2018		NATIONAL GRID	X	-386.96	-21,314.78
Check	01/03/2018		D.A. KENYON ENT...	X	-270.00	-21,584.78
Check	01/03/2018		DEAN DECAPRIA	X	-100.00	-21,684.78
Check	01/03/2018		KEVIN RIEHL	X	-100.00	-21,784.78
Check	01/03/2018		TOWN OF CHARLT...	X	-95.59	-21,880.37
Check	01/03/2018		TWC SPECTRUM	X	-87.05	-21,967.42
Check	01/03/2018		COUNTY WASTE	X	-80.16	-22,047.58
Check	01/03/2018		VERIZON	X	-57.42	-22,105.00
Check	01/09/2018		KEYBANK	X	-10.00	-22,115.00
Check	01/26/2018		TRANSFER FROM ...	X	-35,000.00	-57,115.00
Check	01/31/2018		DUPLICATE STMT ...	X	-5.00	-57,120.00
Check	01/31/2018		IMAGED ITEMS WI...	X	-3.50	-57,123.50
Check	01/31/2018		PAPER STATEMEN...	X	-3.00	-57,126.50
Total Checks and Payments					-57,126.50	-57,126.50
Deposits and Credits - 2 items						
Deposit	01/19/2018		Deposit	X	300,016.01	300,016.01
Deposit	01/31/2018		INTEREST PAYME...	X	15.54	300,031.55
Total Deposits and Credits					300,031.55	300,031.55
Total Cleared Transactions					242,905.05	242,905.05
Cleared Balance					242,905.05	305,070.61
Uncleared Transactions						
Checks and Payments - 1 item						
Check	01/02/2018	7666	MES		-2,759.56	-2,759.56
Total Checks and Payments					-2,759.56	-2,759.56
Total Uncleared Transactions					-2,759.56	-2,759.56
Register Balance as of 01/31/2018					240,145.49	302,311.05
Ending Balance					240,145.49	302,311.05



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

Business Banking Statement
January 31, 2018
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0720

X 81 00000 R EM T1
CHARLTON FIRE DISTRICT #1
PAYROLL ACCOUNT
PO BOX 1369
BALLSTON LAKE NY 12019-0369

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CHARLTON FIRE DISTRICT #1
PAYROLL ACCOUNT

0720

Beginning balance 12-31-17	\$3,603.98
1 Addition	+35,000.00
4 Subtractions	-2,553.55
Interest paid	+0.87
Net fees and charges	-23.00
Ending balance 1-31-18	\$36,028.30

Additions

Transfers Date	Serial #	Source	
1-26		Trf Fr DD	0712 3290
			\$35,000.00
Total additions			\$35,000.00

Subtractions

Withdrawals Date	Serial #	Location	
1-2		Bill Pay:First New York Fcu 108600 Lb59Dp56	\$588.65
1-2		Bill Pay:Sunmark Federal Cr 124890 Abt9Spf6	1,308.60
1-30		Direct Withdrawal, Nys Dtf Wt Tax Paymnt	116.40
1-30		Direct Withdrawal, lrs Usataxpymt	539.90
Total subtractions			\$2,553.55

Interest earned

Annual percentage yield (APY) earned	0.12%
Number of days this statement period	31
Interest paid 1-31-18	\$0.87

0720 - 03290

Business Banking Statement
January 31, 2018
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**Interest
earned**
(con't)

Interest earned this statement period	\$0.86
Interest paid year-to-date	\$0.87
Interest earned (2017)	\$17.66

**Fees and
charges**

Date		Quantity	Unit Charge	
1-31-18	Duplicate Statement Service Charge	1	5.00	-\$5.00
1-31-18	Paper Statement Fee	1	3.00	-3.00
1-31-18	Service Charge	1	15.00	-15.00
Fees and charges assessed this period				-\$23.00

**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 44101-5885.

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.

Enter into your check register and **SUBTRACT:**

- Checks or other deductions shown on our statement that you have *not* already entered.
- The "Service charges", if any, shown on your statement.

Enter into your check register and **ADD:**

- Deposits or other credits shown on your statement that you have *not* already entered.
- The "Interest earned" shown on your statement, if any.

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

9:25 PM

02/05/18

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0720 PAYROLL, Period Ending 01/31/2018

	<u>Jan 31, 18</u>
Beginning Balance	3,603.98
Cleared Transactions	
Checks and Payments - 7 items	-2,576.55
Deposits and Credits - 2 items	<u>35,000.87</u>
Total Cleared Transactions	<u>32,424.32</u>
Cleared Balance	<u><u>36,028.30</u></u>
Register Balance as of 01/31/2018	36,028.30
Ending Balance	36,028.30

9:25 PM

02/05/18

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0720 PAYROLL, Period Ending 01/31/2018

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						3,603.98
Cleared Transactions						
Checks and Payments - 7 items						
Check	01/02/2018		ANDREW G. LA PA...	X	-1,308.60	-1,308.60
Check	01/02/2018		Sharon B Cronin	X	-588.65	-1,897.25
Check	01/30/2018		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	01/30/2018		DIRECT WITHDRA...	X	-116.40	-2,553.55
Check	01/31/2018		KEYBANK	X	-15.00	-2,568.55
Check	01/31/2018		DUPLICATE STMT ...	X	-5.00	-2,573.55
Check	01/31/2018		PAPER STATEMEN...	X	-3.00	-2,576.55
Total Checks and Payments					-2,576.55	-2,576.55
Deposits and Credits - 2 items						
Deposit	01/26/2018		TRANSFER FROM ...	X	35,000.00	35,000.00
Deposit	01/31/2018		INTEREST PAYME...	X	0.87	35,000.87
Total Deposits and Credits					35,000.87	35,000.87
Total Cleared Transactions					32,424.32	32,424.32
Cleared Balance					32,424.32	36,028.30
Register Balance as of 01/31/2018					32,424.32	36,028.30
Ending Balance					32,424.32	36,028.30



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

Business Banking Statement
January 31, 2018
page 1 of 2

2286

T 81 00000 R EM T1
CHARLTON FIRE DISTRICT #1
APPARATUS CAPITAL RESERVE
PO BOX 1369
BALLSTON LAKE NY 12019-0369

Questions or comments?
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Key Business Silver Money Market Svgs
CHARLTON FIRE DISTRICT #1
APPARATUS CAPITAL RESERVE

2286

Beginning balance 12-31-17	\$105,046.31
Interest paid	+4.46
Ending balance 1-31-18	\$105,050.77

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 1-31-18	\$4.46
Interest earned this statement period	\$4.46
Interest paid year-to-date	\$4.46
Interest earned (2017)	\$37.85

2286 - 03290

4699

9:25 PM

02/05/18

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2286 APPARATUS, Period Ending 01/31/2018

	<u>Jan 31, 18</u>
Beginning Balance	105,046.31
Cleared Transactions	
Deposits and Credits - 1 item	<u>4.46</u>
Total Cleared Transactions	<u>4.46</u>
Cleared Balance	<u><u>105,050.77</u></u>
Register Balance as of 01/31/2018	105,050.77
Ending Balance	105,050.77



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

Business Banking Statement
January 31, 2018
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2294

T 81 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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CHARLTON FIRE DISTRICT #1
EQUIPMENT CAPITAL RESERVES

2294

Beginning balance 12-31-17	\$130,208.56
Interest paid	+5.53
Ending balance 1-31-18	\$130,214.09

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 1-31-18	\$5.53
Interest earned this statement period	\$5.52
Interest paid year-to-date	\$5.53
Interest earned (2017)	\$62.77

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 44101-5885.

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.

Enter into your check register and SUBTRACT:

- Checks or other deductions shown on our statement that you have *not* already entered.
- The "Service charges", if any, shown on your statement.

Enter into your check register and ADD:

- Deposits or other credits shown on your statement that you have *not* already entered.
- The "Interest earned" shown on your statement, if any.

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.		

9:26 PM

02/05/18

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2294 EQUIPMENT, Period Ending 02/01/2018

	<u>Feb 1, 18</u>
Beginning Balance	130,208.56
Cleared Transactions	
Deposits and Credits - 1 item	<u>5.53</u>
Total Cleared Transactions	<u>5.53</u>
Cleared Balance	<u><u>130,214.09</u></u>
Register Balance as of 02/01/2018	130,214.09
Ending Balance	130,214.09



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

Business Banking Statement
January 31, 2018
page 1 of 2

12302

T 81 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
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Key Business Silver Money Market Svgs
CHARLTON FIRE DISTRICT #1
EMERGENCY REPAIR RESERVES

12302

Beginning balance 12-31-17	\$25,054.75
Interest paid	+1.07
Ending balance 1-31-18	\$25,055.82

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 1-31-18	\$1.07
Interest earned this statement period	\$1.06
Interest paid year-to-date	\$1.07
Interest earned (2017)	\$12.52

12302 - 03290

3085

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

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

- 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.

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- **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:

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- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- 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

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INSTRUCTIONS

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Enter into your check register and SUBTRACT:

- Checks or other deductions shown on our statement that you have *not* already entered.
- The "Service charges", if any, shown on your statement.

Enter into your check register and ADD:

- Deposits or other credits shown on your statement that you have *not* already entered.
- The "Interest earned" shown on your statement, if any.

[illegible]

9:28 PM

02/05/18

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2302 EMERGENCY, Period Ending 01/31/2018

	<u>Jan 31, 18</u>
Beginning Balance	25,054.75
Cleared Transactions	
Deposits and Credits - 1 item	<u>1.07</u>
Total Cleared Transactions	<u>1.07</u>
Cleared Balance	<u>25,055.82</u>
Register Balance as of 01/31/2018	25,055.82
Ending Balance	25,055.82



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

Business Banking Statement
January 31, 2018
page 1 of 2

.2310

T 81 00000 R EM T1
CHARLTON FIRE DISTRICT #1
CAPITAL IMPROVEMENTS RESERVES
PO BOX 1369
BALLSTON LAKE NY 12019-0369

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CHARLTON FIRE DISTRICT #1
CAPITAL IMPROVEMENTS RESERVES

2310

Beginning balance 12-31-17	\$298,209.46
Interest paid	+12.66
Ending balance 1-31-18	\$298,222.12

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 1-31-18	\$12.66
Interest earned this statement period	\$12.66
Interest paid year-to-date	\$12.66
Interest earned (2017)	\$122.63

2310 - 03290

9:28 PM

02/05/18

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 01/31/2018

	<u>Jan 31, 18</u>
Beginning Balance	298,209.46
Cleared Transactions	
Deposits and Credits - 1 item	<u>12.66</u>
Total Cleared Transactions	<u>12.66</u>
Cleared Balance	<u><u>298,222.12</u></u>
Register Balance as of 01/31/2018	298,222.12
Ending Balance	298,222.12

10:32 PM

02/05/18

Cash Basis

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
January 2018

	Jan 18	Budget	\$ Over Budget	% of Budget
Income				
A1001 REAL PROPERTY TAXES				
REAL PROPERTY TAXES	300,016.01	300,016.00	0.01	100.0%
Total A1001 REAL PROPERTY TAXES	300,016.01	300,016.00	0.01	100.0%
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS CHECKING	0.87	20.00	-19.13	4.4%
INTEREST & EARNINGS OPERATING	15.54	230.00	-214.46	6.8%
INTEREST & EARNINGS OTHER ACCTS	23.72	250.00	-226.28	9.5%
Total A2401 INTEREST & EARNINGS	40.13	500.00	-459.87	8.0%
A2665 SALES OF PROPERTY				
SALE OF EQUIPMENT	0.00	0.00	0.00	0.0%
Total A2665 SALES OF PROPERTY	0.00	0.00	0.00	0.0%
A2701 REFUNDS OF PRIOR YEAR EXP				
REFUND PRIOR YEAR	0.00	0.00	0.00	0.0%
Total A2701 REFUNDS OF PRIOR YEAR EXP	0.00	0.00	0.00	0.0%
A5031 INTERFUND TRANSFERS				
INTERFUND TRANSFERS	0.00	0.00	0.00	0.0%
Total A5031 INTERFUND TRANSFERS	0.00	0.00	0.00	0.0%
Total Income	300,056.14	300,516.00	-459.86	99.8%
Gross Profit	300,056.14	300,516.00	-459.86	99.8%
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	188.00	0.00	188.00	100.0%
FICA EMPLOYEE	142.60	0.00	142.60	100.0%
MEDICARE EMPLOYEE	33.35	0.00	33.35	100.0%
NYS INCOME TAX	116.40	0.00	116.40	100.0%
SECRETARY WAGES	588.65	8,400.00	-7,811.35	7.0%
TREASURER WAGES	1,308.60	19,200.00	-17,891.40	6.8%
Total PERSONAL SERVICES	2,377.60	27,600.00	-25,222.40	8.6%
Total A34101 FIRE PER SVC	2,377.60	27,600.00	-25,222.40	8.6%
A34102 FIRE, EQUIP & CAP OUTLAY				
EQUIPMENT				
APPARATUS EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
BUILDING EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
EMS EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
FIREFIGHTER EQUIPMENT	0.00	3,000.00	-3,000.00	0.0%
HOSE REPLACEMENT	0.00	800.00	-800.00	0.0%
PERSONAL PROTECTIVE EQUIP	2,759.56	8,000.00	-5,240.44	34.5%
SCBA BOTTLE & PACK REPLACEMENT	0.00	0.00	0.00	0.0%
Total EQUIPMENT	2,759.56	14,800.00	-12,040.44	18.6%
Total A34102 FIRE, EQUIP & CAP OUTLAY	2,759.56	14,800.00	-12,040.44	18.6%

10:32 PM

02/05/18

Cash Basis

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
January 2018

	Jan 18	Budget	\$ Over Budget	% of Budget
A34104 FIRE PROTECTION				
ANNUAL AUDIT	0.00	4,000.00	-4,000.00	0.0%
APPARATUS MAINT/REPAIR	17,765.38	15,000.00	2,765.38	118.4%
ASSOCIATION DUES	0.00	300.00	-300.00	0.0%
BANK FEES	44.50	300.00	-255.50	14.8%
BUILDING & GROUNDS MAINTENANCE	852.45	4,800.00	-3,947.55	17.8%
BUILDING & GROUNDS REPAIRS	300.85	4,300.00	-3,999.15	7.0%
COMMISSIONER TRAINING	0.00	300.00	-300.00	0.0%
DATA ENTRY-INCIDENT REPORTING	0.00	1,800.00	-1,800.00	0.0%
ELECTRIC & GAS	386.96	5,000.00	-4,613.04	7.7%
EMS SUPPLIES	0.00	2,000.00	-2,000.00	0.0%
EMS TRAINING	0.00	500.00	-500.00	0.0%
EQUIPMENT MAINT/REPAIR	0.00	1,000.00	-1,000.00	0.0%
FIRE PREVENTION	0.00	3,000.00	-3,000.00	0.0%
FIREFIGHTER PHYSICAL EXAMS	0.00	7,000.00	-7,000.00	0.0%
FIREFIGHTER TRAINING	0.00	1,000.00	-1,000.00	0.0%
FIREMATIC & REHAB SUPPLIES	0.00	600.00	-600.00	0.0%
FOAM	0.00	50.00	-50.00	0.0%
FOOD REIMBURSEMENTS	0.00	300.00	-300.00	0.0%
FUEL - BUILDING	0.00	4,000.00	-4,000.00	0.0%
FUEL - TRUCKS	0.00	4,000.00	-4,000.00	0.0%
HOSE/LADDER TESTING	183.20	1,200.00	-1,016.80	15.3%
INSPECTION OF DEPARTMENT	0.00	7,000.00	-7,000.00	0.0%
INSURANCE	0.00	20,000.00	-20,000.00	0.0%
INTERIOR FIREFIGHTING FIT TRAIN	0.00	800.00	-800.00	0.0%
LEGAL SERVICES	0.00	3,000.00	-3,000.00	0.0%
MISCELLANEOUS	154.00	500.00	-346.00	30.8%
PAGER REPAIR BATTERIES	1,300.24	1,200.00	100.24	108.4%
PHYSICAL FITNESS	200.00	800.00	-600.00	25.0%
POSTAGE	0.00	400.00	-400.00	0.0%
PRINTING & SUPPLIES	0.00	800.00	-800.00	0.0%
PUBLIC NOTICES	5.13	200.00	-194.87	2.6%
SCBA PACK TESTING	0.00	1,000.00	-1,000.00	0.0%
TELEPHONE & CABLE	344.47	2,500.00	-2,155.53	13.8%
WASTE DISPOSAL	80.16	800.00	-719.84	10.0%
WATER	532.16	500.00	32.16	106.4%
WEBSITE ADMINISTRATION	0.00	200.00	-200.00	0.0%
Total A34104 FIRE PROTECTION	22,149.50	100,150.00	-78,000.50	22.1%
A90308 SOCIAL SECURITY				
FICA EMPLOYER	142.60	1,800.00	-1,657.40	7.9%
MEDICARE EMPLOYER	33.35	400.00	-366.65	8.3%
Total A90308 SOCIAL SECURITY	175.95	2,200.00	-2,024.05	8.0%
A99019 INTERFUND TRANSFERS				
TO APPARATUS CAPITAL RESERVES	0.00	50,000.00	-50,000.00	0.0%
TO CAPITAL IMPROVEMENT RESERVES	0.00	105,766.00	-105,766.00	0.0%
TO EQUIPMENT CAPITAL RESERVES	0.00	0.00	0.00	0.0%
TO OPERATING ACCOUNT	0.00	0.00	0.00	0.0%
TO PAYROLL ACCOUNT	0.00	0.00	0.00	0.0%
Total A99019 INTERFUND TRANSFERS	0.00	155,766.00	-155,766.00	0.0%
Total Expense	27,462.61	300,516.00	-273,053.39	9.1%
Net Income	272,593.53	0.00	272,593.53	100.0%