

Charlton Fire District Meeting Minutes

April 5, 2016

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on April 5, 2016 at 7:05 p.m.

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

ABSENT:

1. Approval of Agenda

Motion to approve the agenda was made by Jeff Voigt and seconded by Bob LeGere. Approved 5-0.

2. Approval of Minutes

Motion to approve last month's minutes made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

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: \$306,082.62

Payroll Account: \$25,797.18

Apparatus Capital Reserve: \$5,001.45

Equipment Capital Reserve: \$101,105.34

Emergency Capital Reserve: \$25,032.82

Capital Improvement Reserve: \$152,477.86

Total ending on April 1, 2016: \$615,497.27

Motion to pay outstanding bills was made by Jeff Voigt and seconded by Bob Rosa. Approved 5-0.

Motion to approve Treasurer's report made by Jeff Voigt and seconded by Bob LeGere. Approved 5-0.

5. Chief's Report

a. Dean DeCapria presented Chief's Report. 21 calls for the month:

14-EMS

1-C.O. detector

1-Fire alarm

2-Wires burning

2-Brush fires

1-Fire alarm

- b. Car 18 mileage as of 4/1 is 21,476 and car 18-0 mileage as of 3/1 is 50,869.
- c. Drills for April are posted on the board.
- d. Knox box equipment has been received. New tumblers are being installed.
- e. New bay doors have been installed and include safety switches.
- f. CPR completed on 4/4 and 17 people attended.
- g. A resolution adopting the county mutual aid plan was presented for signing.
- h. Dean DeCapria presented purchase requests. (Motions under new business)

6. Committee Reports

- a. **Facilities Management (Dave Peters)**
See New Business
- b. **Apparatus and Equipment (Bob LeGere)**
See Chief's Report
- c. **Firematic Training and Fire Prevention Committee (Bob Rosa)**
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. **Code of Ethics Committee (Jeff Voigt)**
There is nothing to report at this time.

7. Unfinished Business

Nothing to report

8. New Business

- a. Secretary requested approval to place lawn care bid in the Gazette.
- b. Saratoga County Mutual Aid Resolution 23-2016 was discussed and approved.
- c. The Recurring Truck Fuel Bill Resolution 24-2016 was discussed and approved.
- d. FASNY card rewards points/visa card was discussed.
- e. Renewal of the Verizon phone contract was discussed and approved.

Motion to approve the Secretary to place lawn care bid in the Gazette made by Jeff Voigt and seconded by Bob LeGere. Approved 5-0.

Motion to approve the Saratoga County Mutual Aid Resolution 23-2016 made by Jeff Voigt and seconded by Bob Rosa. Approved 5-0

Motion to approve the Recurring Truck Fuel Bill Resolution 24-2016 made by Jeff Voigt and seconded by Dave Peters. Approved 5-0

Motion to approve the use of FASNY rewards points visa card for office supplies made by Jeff Voigt and seconded by Bob LeGere. Approved 5-0.

Motion to approve the Verizon phone contract renewal for one phone line for \$23.50 plus taxes and surcharges made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

Motion to approve the purchase of Blue Def for fuel system on ETA 18-1 made by Jeff Voigt and seconded by Bob LeGere. Approved 5-0.

Motion to approve the purchase of fire foam from LaRue Enterprises for \$1,480 made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

Motion to approve the reimbursement of \$61.47 to Dean DeCapria for food for the CPR class made by Jeff Voigt and seconded by Bob Rosa. Approved 5-0.

Motion to approve the renewal of Quickbooks Desktop Pro for \$199.95 by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

Motion to approve the YMCA reimbursement of \$100.00 to Trent Mitchell made by Jeff Voigt and seconded by Bob LeGere. Approved 5-0.

Motion to approve the purchase of Knox lock boxes for \$1,325.00 Jeff Voigt and seconded by Dave Peters. Approved 5-0

9. Privilege of the Floor

10. Adjournment

Motion to adjourn made by Jeff Voigt and seconded by Kevin Loukes at 8:42 p.m.
Approved 5-0.

4:23 PM

04/04/16

Cash Basis

CHARLTON FIRE DISTRICT #1 Profit & Loss March 2016

	Mar 16	Feb 16	\$ Change
Income			
A2665 SALES OF PROPERTY			
SALE OF EQUIPMENT	0.00	16,000.00	-16,000.00
Total A2665 SALES OF PROPERTY	0.00	16,000.00	-16,000.00
A5031 INTERFUND TRANSFERS			
INTERFUND TRANSFERS	0.00	0.00	0.00
Total A5031 INTERFUND TRANSFERS	0.00	0.00	0.00
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS CHECKING	2.97	2.91	0.06
INTEREST & EARNINGS OTHER ACCTS	12.00	11.23	0.77
INTEREST & EARNINGS OPERATING	35.03	33.26	1.77
Total A2401 INTEREST & EARNINGS	50.00	47.40	2.60
Total Income	50.00	16,047.40	-15,997.40
Gross Profit	50.00	16,047.40	-15,997.40
Expense			
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
PERSONAL PROTECTIVE EQUIP	-88.00	0.00	-88.00
APPARATUS EQUIPMENT	0.00	1,014.53	-1,014.53
FIREFIGHTER EQUIPMENT	0.00	194.50	-194.50
Total EQUIPMENT	-88.00	1,209.03	-1,297.03
Total A34102 FIRE, EQUIP & CAP OUTLAY	-88.00	1,209.03	-1,297.03
A9030.8 SOCIAL SECURITY			
MEDICARE EMPLOYER	33.35	66.70	-33.35
FICA EMPLOYER	142.60	285.20	-142.60
Total A9030.8 SOCIAL SECURITY	175.95	351.90	-175.95
A34101 FIRE PER SVC			
PERSONAL SERVICES			
MEDICARE EMPLOYEE	33.35	66.70	-33.35
FICA EMPLOYEE	142.60	285.20	-142.60
FEDERAL INCOME TAX	188.00	376.00	-188.00
SECRETARY WAGES	588.65	588.65	0.00
TREASURER WAGES	1,308.60	1,308.60	0.00
Total PERSONAL SERVICES	2,261.20	2,625.15	-363.95
Total A34101 FIRE PER SVC	2,261.20	2,625.15	-363.95
A34104 FIRE PROTECTION			
APPARATUS MAINT/REPAIR	0.00	890.39	-890.39
ASSOCIATION DUES	0.00	100.00	-100.00
HOSE/LADDER TESTING	0.00	463.70	-463.70
FUEL - BUILDING	0.00	1,242.88	-1,242.88
FIREFIGHTER PHYSICAL EXAMS	0.00	160.00	-160.00
EMS TRAINING	0.00	230.00	-230.00
BANK FEES	29.50	29.50	0.00
WEBSITE ADMINISTRATION	40.00	0.00	40.00
POSTAGE	59.78	0.00	59.78
WASTE DISPOSAL	61.90	61.90	0.00
FOOD REIMBURSEMENTS	79.18	0.00	79.18
PHYSICAL FITNESS	100.00	100.00	0.00
BUILDING & GROUNDS MAINTENANCE	140.00	415.50	-275.50
FUEL - TRUCKS	152.65	87.76	64.89
EMS SUPPLIES	172.00	0.00	172.00
MISCELLANEOUS	211.99	1,600.00	-1,388.01
PRINTING & SUPPLIES	275.00	190.44	84.56
TELEPHONE & CABLE	281.00	480.06	-199.06
ELECTRIC & GAS	347.41	380.48	-33.07

4:23 PM
04/04/16
Cash Basis

CHARLTON FIRE DISTRICT #1
Profit & Loss
March 2016

	Mar 16	Feb 16	\$ Change
INTERIOR FIREFIGHTING FIT TRAIN	405.00	0.00	405.00
BUILDING & GROUNDS REPAIRS	533.73	152.30	381.43
Total A34104 FIRE PROTECTION	2,889.14	6,584.91	-3,695.77
Total Expense	5,238.29	10,770.99	-5,532.70
Net Income	-5,188.29	5,276.41	-10,464.70

Account Summary

CHARLTON FIRE DISTRICT #1

Deposit Summary

[collapse all...](#)

<u>Account Name</u>	<u>Account No.</u>	<u>Ledger Balance</u>	<u>Avail. Balance</u>
R8021 0712 OPERATING	xxxxxxxx0712	\$306,082.62	\$306,082.62
R8021 0720 PAYROLL	xxxxxxxx0720	\$25,797.18	\$23,899.93
R8021 2286 APPARATUS	xxxxxxxx2286	\$5,001.45	\$5,001.45
R8021 2294 EQUIPMENT	xxxxxxxx2294	\$101,105.34	\$101,105.34
R8021 2302 EMERGENCY	xxxxxxxx2302	\$25,032.82	\$25,032.82
R8021 2310 CAPITAL IMPROVEMENTS	xxxxxxxx2310	\$152,477.86	\$152,477.86
Totals:		\$615,497.27	\$613,600.02

statement delivery preferences.



3:57 PM

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

Cash Basis

	<u>Mar 16</u>	<u>Mar 15</u>
R8021 0712 OPERATING	306,082.62	342,601.76
R8021 0720 PAYROLL	25,797.18	25,611.75
R8021 2286 APPARATUS	5,001.45	370,359.93
R8021 2294 EQUIPMENT	101,105.34	77,062.75
R8021 2302 EMERGENCY	25,032.82	25,020.28
R8021 2310 CAPITAL IMPROVEME...	152,477.86	123,761.10
TOTAL	<u>615,497.27</u>	<u>964,417.57</u>



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

Business Banking Statement
March 31, 2016
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320811000712

8 X 0081 00008 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 NOTICE OF CHANGE TO THE FUNDS AVAILABILITY POLICY SECTION OF YOUR DEPOSIT ACCOUNT AGREEMENT

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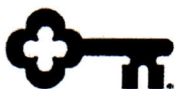
- * Wire transfers received after 6:00 p.m. Eastern Time on a business day will be considered received on the next business day and will not be available until that business day.

The Cash bullet will be deleted and a new bullet will be added as follows:

- * Cash deposits made at a KeyBank envelope ATM.

If you have any questions about these changes, please call the phone number on this statement.

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



Business Banking Statement
March 31, 2016
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320811000712

KeyNotes (con't)

opening Agreements and Disclosures. A complete copy of the revised Deposit Account Agreement and Funds Availability Policy is available at any KeyBank branch.

KeyBank Business Interest Checking 320811000712

CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT

Beginning balance 2-29-16	\$308,840.73
16 Subtractions	-2,771.64
Interest paid	+35.03
Net fees and charges	-21.50
Ending balance 3-31-16	\$306,082.62

Subtractions

Paper Checks * check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7498	3-7	\$70.00	7501	3-14	275.00	7504	3-8	158.95
7499	3-4	172.00	7502	3-10	34.00	7505	3-8	152.65
7500	3-4	533.73	7503	3-4	405.00			
Paper Checks Paid								\$1,801.33

Withdrawals	Date	Serial #	Location	Amount
	3-1		Bill Pay:Atypica Cvfd-1 Zbf93Jyi	\$40.00
	3-1		Bill Pay:County Waste & Rec 6910-1 Eb39Gjyi	61.90
	3-1		Bill Pay:Time Warner Cable 106007 Ybe96Jyi	87.05
	3-1		Bill Pay:Verizon 518399 Abm94Jyi	93.95
	3-1		Bill Pay:Kevin G Riehl N/A Vbc9Jyi	100.00
	3-1		Bill Pay:Dean DE Capria N/A 9Bh98Jyi	100.00
	3-1		Bill Pay:Da Kenyon Enterpri Cfd #1 8Bd9Ejyi	140.00
	3-1		Bill Pay:National Grid-Niag 51564- Tbd9Hjyi	347.41
Total subtractions				\$2,771.64

Interest earned

Annual percentage yield (APY) earned	0.13%
Number of days this statement period	31
Interest paid 3-31-16	\$35.03
Interest earned this statement period	\$35.03
Interest paid year-to-date	\$78.34
Interest earned (2015)	\$321.31

Fees and charges

Date	Quantity	Unit Charge	
3-8-16	1	10.00	Feb Kbo Manage Access (Monthly) -\$10.00



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Fees and
charges
(con't)

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
3-31-16	Imaged Items With Statement Charge	1	3.50	-3.50
3-31-16	Duplicate Statement Service Charge	1	5.00	-5.00
3-31-16	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 <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.	
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3:51 PM

04/04/16

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0712 OPERATING, Period Ending 03/31/2016

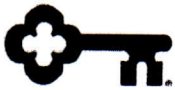
	<u>Mar 31, 16</u>
Beginning Balance	308,840.73
Cleared Transactions	
Checks and Payments - 20 items	-2,793.14
Deposits and Credits - 1 item	35.03
Total Cleared Transactions	<u>-2,758.11</u>
Cleared Balance	<u><u>306,082.62</u></u>
Register Balance as of 03/31/2016	306,082.62
Ending Balance	306,082.62

3:51 PM

04/04/16

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0712 OPERATING, Period Ending 03/31/2016

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						308,840.73
Cleared Transactions						
Checks and Payments - 20 Items						
Check	03/01/2016	7500	OVERHEAD DOOR...	X	-533.73	-533.73
Check	03/01/2016	7503	GIBBY'S FIT TESTI...	X	-405.00	-938.73
Check	03/01/2016		NATIONAL GRID	X	-347.41	-1,286.14
Check	03/01/2016	7501	ELECTRONIC OFF...	X	-275.00	-1,561.14
Check	03/01/2016	7499	UNITED WELDING...	X	-172.00	-1,733.14
Check	03/01/2016	7504	FASNY FCU CARD...	X	-158.95	-1,892.09
Check	03/01/2016	7505	TOWN OF CHARL...	X	-152.65	-2,044.74
Check	03/01/2016		D.A. KENYON ENT...	X	-140.00	-2,184.74
Check	03/01/2016		DEAN DECAPRIA	X	-100.00	-2,284.74
Check	03/01/2016		KEVIN RIEHL	X	-100.00	-2,384.74
Check	03/01/2016		VERIZON	X	-93.95	-2,478.69
Check	03/01/2016		TIME WARNER CA...	X	-87.05	-2,565.74
Check	03/01/2016	7498	SHARON B. CRONIN	X	-70.00	-2,635.74
Check	03/01/2016		COUNTY WASTE	X	-61.90	-2,697.64
Check	03/01/2016		ATYPICA	X	-40.00	-2,737.64
Check	03/01/2016	7502	FIRE ENGINEERING	X	-34.00	-2,771.64
Check	03/08/2016		KEYBANK	X	-10.00	-2,781.64
Check	03/31/2016		DUPLICATE STMT ...	X	-5.00	-2,786.64
Check	03/31/2016		IMAGED ITEMS WI...	X	-3.50	-2,790.14
Check	03/31/2016		PAPER STATEME...	X	-3.00	-2,793.14
Total Checks and Payments					-2,793.14	-2,793.14
Deposits and Credits - 1 item						
Deposit	03/31/2016		INTEREST PAYME...	X	35.03	35.03
Total Deposits and Credits					35.03	35.03
Total Cleared Transactions					-2,758.11	-2,758.11
Cleared Balance					-2,758.11	306,082.62
Register Balance as of 03/31/2016					-2,758.11	306,082.62
Ending Balance					-2,758.11	306,082.62



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

Business Banking Statement
March 31, 2016
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320811000720

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)

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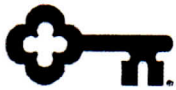
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page 2 of 3

320811000720

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KeyBank Business Interest Checking 320811000720

CHARLTON FIRE DISTRICT #1
PAYROLL ACCOUNT

Beginning balance 2-29-16	\$28,239.36
3 Subtractions	-2,437.15
Interest paid	+2.97
Net fees and charges	-8.00
Ending balance 3-31-16	\$25,797.18

Subtractions

Withdrawals	Date	Serial #	Location	
	3-1		Bill Pay:First New York Fcu 108600 Xba9W83S	\$588.65
	3-1		Bill Pay:Sunmark Federal Cr 124890 Kba9W83S	1,308.60
	3-10		Direct Withdrawal, lrs Usatapyt	539.90
Total subtractions				\$2,437.15

Interest earned

Annual percentage yield (APY) earned	0.13%
Number of days this statement period	31
Interest paid 3-31-16	\$2.97
Interest earned this statement period	\$2.96
Interest paid year-to-date	\$6.01
Interest earned (2015)	\$19.73

Fees and charges

Date		Quantity	Unit Charge	
3-31-16	Duplicate Statement Service Charge	1	5.00	-\$5.00
3-31-16	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.

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.			
--	--	--	--

3:52 PM

04/04/16

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0720 PAYROLL, Period Ending 03/31/2016

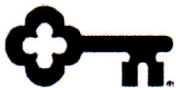
	<u>Mar 31, 16</u>
Beginning Balance	28,239.36
Cleared Transactions	
Checks and Payments - 5 items	-2,445.15
Deposits and Credits - 1 item	2.97
Total Cleared Transactions	<u>-2,442.18</u>
Cleared Balance	<u>25,797.18</u>
Register Balance as of 03/31/2016	25,797.18
Ending Balance	25,797.18

3:52 PM

04/04/16

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0720 PAYROLL, Period Ending 03/31/2016

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						28,239.36
Cleared Transactions						
Checks and Payments - 5 items						
Check	03/01/2016		ANDREW G. LA P...	X	-1,308.60	-1,308.60
Check	03/01/2016		Sharon B Cronin	X	-588.65	-1,897.25
Check	03/10/2016		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	03/31/2016		DUPLICATE STMT ...	X	-5.00	-2,442.15
Check	03/31/2016		PAPER STATEME...	X	-3.00	-2,445.15
Total Checks and Payments					-2,445.15	-2,445.15
Deposits and Credits - 1 item						
Deposit	03/31/2016		INTEREST PAYME...	X	2.97	2.97
Total Deposits and Credits					2.97	2.97
Total Cleared Transactions					-2,442.18	-2,442.18
Cleared Balance					-2,442.18	25,797.18
Register Balance as of 03/31/2016					-2,442.18	25,797.18
Ending Balance					-2,442.18	25,797.18



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

Business Banking Statement
March 31, 2016
page 1 of 3

320813002286

T 0081 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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1-888-KEY4BIZ (1-888-539-4249)

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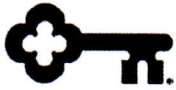
* Wire transfers received after 6:00 p.m. Eastern Time on a business day will be considered received on the next business day and will not be available until that business day.

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



Business Banking Statement
March 31, 2016
page 2 of 3

320813002286

KeyNotes (con't)

opening Agreements and Disclosures. A complete copy of the revised Deposit Account Agreement and Funds Availability Policy is available at any KeyBank branch.

Key Business Silver Money Market Svgs 320813002286

CHARLTON FIRE DISTRICT #1
APPARATUS CAPITAL RESERVE

Beginning balance 2-29-16	\$5,001.24
Interest paid	+0.21
Ending balance 3-31-16	\$5,001.45

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 3-31-16	\$0.21
Interest earned this statement period	\$0.21
Interest paid year-to-date	\$0.62
Interest earned (2015)	\$124.12

3:53 PM

04/04/16

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2286 APPARATUS, Period Ending 03/31/2016

	<u>Mar 31, 16</u>
Beginning Balance	5,001.24
Cleared Transactions	
Deposits and Credits - 1 item	<u>0.21</u>
Total Cleared Transactions	<u>0.21</u>
Cleared Balance	<u><u>5,001.45</u></u>
Register Balance as of 03/31/2016	5,001.45
Ending Balance	5,001.45



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

Business Banking Statement
March 31, 2016
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320813002294

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)

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320813002294

KeyNotes (con't)

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Key Business Silver Money Market Svgs 320813002294

CHARLTON FIRE DISTRICT#1

EQUIPMENT CAPITAL RESERVES

Beginning balance 2-29-16	\$101,101.06
Interest paid	+4.28
Ending balance 3-31-16	\$101,105.34

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 3-31-16	\$4.28
Interest earned this statement period	\$4.28
Interest paid year-to-date	\$12.57
Interest earned (2015)	\$39.52

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

- Tell us your name and Account number;
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XFER FROM SAV	- Transfer from Savings Account
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IMPORTANT LINE OF CREDIT INFORMATION

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- We can apply any unpaid amount against your credit limit.

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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]

3:54 PM

04/04/16

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2294 EQUIPMENT, Period Ending 04/01/2016

	<u>Apr 1, 16</u>
Beginning Balance	101,101.06
Cleared Transactions	
Deposits and Credits - 1 item	<u>4.28</u>
Total Cleared Transactions	<u>4.28</u>
Cleared Balance	<u><u>101,105.34</u></u>
Register Balance as of 04/01/2016	101,105.34
Ending Balance	101,105.34



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

Business Banking Statement
March 31, 2016
page 1 of 3

320813002302

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.

KeyNotes

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Revisions to the sections described below will be made to PART II - FUNDS AVAILABILITY POLICY of the Deposit Account Agreement and Funds Availability Policy provided to you when you opened your KeyBank Account, as amended. KeyBank's Funds Availability Policy currently states that funds from wire transfers and cash deposits are available on the first business day after the day of your deposit. For clarification purposes, these sections are being revised. Wire transfers received by 6:00 pm Eastern Time and cash deposits, except those made at a KeyBank envelope ATM, will be available on the business day of deposit.

In section 2. Same-Day Availability. the following sentence will be added at the end of this section.

Wire transfers received by 6:00 p.m. Eastern Time, cash deposits made in a KeyBank branch and cash deposits made at a KeyBank image ATM are available on the business day of deposit.

In section 3. Next-Day Availability. the Wire Transfer bullet will be revised as follows:

- * Wire transfers received after 6:00 p.m. Eastern Time on a business day will be considered received on the next business day and will not be available until that business day.

The Cash bullet will be deleted and a new bullet will be added as follows:

- * Cash deposits made at a KeyBank envelope ATM.

If you have any questions about these changes, please call the phone number on this statement.

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



Business Banking Statement
March 31, 2016
page 2 of 3

320813002302

KeyNotes (con't)

opening Agreements and Disclosures. A complete copy of the revised Deposit Account Agreement and Funds Availability Policy is available at any KeyBank branch.

Key Business Silver Money Market Svgs 320813002302

CHARLTON FIRE DISTRICT #1
EMERGENCY REPAIR RESERVES

Beginning balance 2-29-16	\$25,031.76
Interest paid	+1.06
Ending balance 3-31-16	\$25,032.82

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 3-31-16	\$1.06
Interest earned this statement period	\$1.06
Interest paid year-to-date	\$3.11
Interest earned (2015)	\$12.51

3:55 PM

04/04/16

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2302 EMERGENCY, Period Ending 03/31/2016

	<u>Mar 31, 16</u>
Beginning Balance	25,031.76
Cleared Transactions	
Deposits and Credits - 1 item	1.06
Total Cleared Transactions	<u>1.06</u>
Cleared Balance	<u>25,032.82</u>
Register Balance as of 03/31/2016	25,032.82
Ending Balance	25,032.82



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

Business Banking Statement
March 31, 2016
page 1 of 3

320813002310

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
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Business Banking Statement
March 31, 2016
page 2 of 3

320813002310

KeyNotes (con't)

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Key Business Silver Money Market Svgs 320813002310

CHARLTON FIRE DISTRICT#1

CAPITAL IMPROVEMENTSRESERVES

Beginning balance 2-29-16	\$152,471.41
Interest paid	+6.45
Ending balance 3-31-16	\$152,477.86

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 3-31-16	\$6.45
Interest earned this statement period	\$6.45
Interest paid year-to-date	\$18.95
Interest earned (2015)	\$63.07

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

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- 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.

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04/04/16

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 03/31/2016

	<u>Mar 31, 16</u>
Beginning Balance	152,471.41
Cleared Transactions	
Deposits and Credits - 1 item	6.45
Total Cleared Transactions	<u>6.45</u>
Cleared Balance	<u>152,477.86</u>
Register Balance as of 03/31/2016	152,477.86
Ending Balance	152,477.86

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET VS. ACTUAL
January through March 2016

	Jan - Mar 16	Budget	\$ Over Budget	% of Budget
Income				
A1001 REAL PROPERTY TAXES				
REAL PROPERTY TAXES	294,600.03	294,600.00	0.03	100.0%
Total A1001 REAL PROPERTY TAXES	294,600.03	294,600.00	0.03	100.0%
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS CHECKING	6.01	20.00	-13.99	30.1%
INTEREST & EARNINGS OPERATING	78.34	230.00	-151.66	34.1%
INTEREST & EARNINGS OTHER ACCTS	35.25	250.00	-214.75	14.1%
Total A2401 INTEREST & EARNINGS	119.60	500.00	-380.40	23.9%
A2665 SALES OF PROPERTY				
SALE OF EQUIPMENT	16,000.00			
Total A2665 SALES OF PROPERTY	16,000.00			
A5031 INTERFUND TRANSFERS				
INTERFUND TRANSFERS	0.00			
Total A5031 INTERFUND TRANSFERS	0.00			
Total Income	310,719.63	295,100.00	15,619.63	105.3%
Gross Profit	310,719.63	295,100.00	15,619.63	105.3%
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES	564.00			
FEDERAL INCOME TAX	427.80			
FICA EMPLOYEE	100.05			
MEDICARE EMPLOYEE	1,765.95	8,400.00	-6,634.05	21.0%
SECRETARY WAGES	3,925.80	19,200.00	-15,274.20	20.4%
TREASURER WAGES				
Total PERSONAL SERVICES	6,783.60	27,600.00	-20,816.40	24.6%
Total A34101 FIRE PER SVC	6,783.60	27,600.00	-20,816.40	24.6%
A34102 FIRE, EQUIP & CAP OUTLAY				
EQUIPMENT				
APPARATUS EQUIPMENT	2,844.26	1,000.00	1,844.26	284.4%
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	194.50	3,000.00	-2,805.50	6.5%
HOSE REPLACEMENT	1,352.50	1,000.00	352.50	135.3%
PERSONAL PROTECTIVE EQUIP	-88.00	15,000.00	-15,088.00	-0.6%
Total EQUIPMENT	4,303.26	22,000.00	-17,696.74	19.6%
Total A34102 FIRE, EQUIP & CAP OUTLAY	4,303.26	22,000.00	-17,696.74	19.6%

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
January through March 2016

	Jan - Mar 16	Budget	\$ Over Budget	% of Budget
A34104 FIRE PROTECTION				
ANNUAL AUDIT	0.00	4,000.00	-4,000.00	0.0%
APPARATUS MAINT/REPAIR	966.89	15,000.00	-14,033.11	6.4%
ASSOCIATION DUES	225.00	300.00	-75.00	75.0%
BANK FEES	103.50	300.00	-196.50	34.5%
BUILDING & GROUNDS MAINTENANCE	555.50	4,800.00	-4,244.50	11.6%
BUILDING & GROUNDS REPAIRS	686.03	4,300.00	-3,613.97	16.0%
COMMISSIONER TRAINING	0.00	500.00	-500.00	0.0%
DATA ENTRY-INCIDENT REPORTING	0.00	1,800.00	-1,800.00	0.0%
ELECTRIC & GAS	1,006.71	6,000.00	-4,993.29	16.8%
EMS SUPPLIES	172.00	4,000.00	-3,828.00	4.3%
EMS TRAINING	230.00	1,000.00	-770.00	23.0%
EQUIPMENT MAINT/REPAIR	407.00	1,000.00	-593.00	40.7%
FIRE PREVENTION	0.00	3,000.00	-3,000.00	0.0%
FIREFIGHTER PHYSICAL EXAMS	5,880.00	7,000.00	-1,120.00	84.0%
FIREFIGHTER TRAINING	0.00	3,000.00	-3,000.00	0.0%
FIREMATIC & REHAB SUPPLIES	0.00	1,200.00	-1,200.00	0.0%
FOAM	0.00	250.00	-250.00	0.0%
FOOD REIMBURSEMENTS	79.18	500.00	-420.82	15.8%
FUEL - BUILDING	1,242.88	5,000.00	-3,757.12	24.9%
FUEL - TRUCKS	440.72	6,000.00	-5,559.28	7.3%
HOSE/LADDER TESTING	463.70	1,200.00	-736.30	38.6%
INSPECTION OF DEPARTMENT	0.00	6,500.00	-6,500.00	0.0%
INSURANCE	0.00	20,000.00	-20,000.00	0.0%
INTERIOR FIREFIGHTING FIT TRAIN	405.00	900.00	-495.00	45.0%
LEGAL SERVICES	0.00	5,000.00	-5,000.00	0.0%
MISCELLANEOUS	1,941.99	500.00	1,441.99	388.4%
PAGER REPAIR BATTERIES	0.00	1,000.00	-1,000.00	0.0%
PHYSICAL FITNESS	400.00	1,500.00	-1,100.00	26.7%
POSTAGE	319.63	400.00	-80.37	79.9%
PRINTING & SUPPLIES	465.44	1,000.00	-534.56	46.5%
PUBLIC NOTICES	5.16	200.00	-194.84	2.6%
SCBA PACK TESTING	0.00	1,000.00	-1,000.00	0.0%
TELEPHONE & CABLE	1,240.59	4,000.00	-2,759.41	31.0%
WASTE DISPOSAL	185.70	800.00	-614.30	23.2%
WATER	463.24	600.00	-136.76	77.2%
WEBSITE ADMINISTRATION	60.00	400.00	-340.00	15.0%
Total A34104 FIRE PROTECTION	17,945.86	113,950.00	-96,004.14	15.7%
A9030.8 SOCIAL SECURITY				
FICA EMPLOYER	427.80	1,800.00	-1,372.20	23.8%
MEDICARE EMPLOYER	100.05	400.00	-299.95	25.0%
Total A9030.8 SOCIAL SECURITY	527.85	2,200.00	-1,672.15	24.0%

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
January through March 2016

	Jan - Mar '16	Budget	\$ Over Budget	% of Budget
A9901.9 INTERFUND TRANSFERS				
TO APPARATUS CAPITAL RESERVES	0.00	50,000.00	-50,000.00	0.0%
TO CAPITAL IMPROVEMENT RESERVES	0.00	55,350.00	-55,350.00	0.0%
TO EQUIPMENT CAPITAL RESERVES	0.00	24,000.00	-24,000.00	0.0%
TO PAYROLL ACCOUNT	0.00			
Total A9901.9 INTERFUND TRANSFERS	0.00	129,350.00	-129,350.00	0.0%
Total Expense	29,560.57	295,100.00	-265,539.43	10.0%
Net Income	281,159.06	0.00	281,159.06	100.0%