

Charlton Fire District Meeting Minutes

August 4, 2015

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on August 4, 2015 at 7:10 p.m.

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

ABSENT: Bob Rosa, Dave Peters

1. Approval of Agenda

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

2. Approval of Minutes

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

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: \$311,097.64
Payroll Account: \$13,715.03
Apparatus Capital Reserve: \$370,421.84
Equipment Capital Reserve: \$77,075.63
Emergency Capital Reserve: \$25,024.47
Capital Improvement Reserve: \$123,781.79
Total ending on Aug 1, 2015: \$921,116.40

d. The 2014 audit by Dick DiNolfo was discussed. No issues to report.

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

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

5. Chief's Report

a. Aaron Dyer presented Chief's Report. 9 calls for the month:
3-EMS
1-Mobile property, other fire
1-Off-road.heavy equipment vehicle fire
1-Standby

1-Controlled burning
1-MVA
1-Cancelled call

- b. Car 18 mileage as of 8/1/15 is 15,919 and car 18-0 mileage as of 8/1/15 is 47,856.
- c. Drills for August are posted on the board. Drills through 2015 have also been planned out.
- d. Seven pagers are out for repair. The company advised us that they may not be able to get parts for the Minitor V model as it is no longer made. Looking into the Minitor VI model pager for replacing those that are unrepairable.
- e. Andrew Harris completed the FF1 and FF Survival classes at the NYS Fire Academy. He is now an interior firefighter.
- f. The new fire truck is ready for inspection at the Michigan factory. The Chief, Kevin Reihl and Jeff Voigt will be flying out to inspect it before it is delivered and paid for. It is estimated that the truck will be delivered mid September.
- g. There will be a truck training on the new fire truck. More information to follow.
- h. ETA-181 is scheduled to have the inspection completed this month. ETA-182 scheduled to have its annual service and inspection completed. The AC and driver side fan will be repaired this month.
- i. CFD is scheduled to use the Fire Training Tower on Saturday, 8/8. This will be live burn training.
- j. Commissioners have asked that signs be placed on the dashboards of the chiefs' cars stating no smoking and wear seatbelts at all times.
- k. The new SCBA bottles and fan have been delivered and will be put into service as soon as possible. The pressure washer and hose reel has also been delivered. A plan will be put together on installing them in the truck bay.
- l. Jeff V. and Mike C. are enrolled in the upcoming pump operator class at Round Lake FD.
- m. The department is currently going through the EMS equipment/supplies to put together a plan on updating equipment/supplies.
- n. 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. Three roof estimates were presented. The Board is waiting on an additional estimate. Further review and discussion will take place at the next mtg.
- b. The new heating system has been installed. Remaining oil from the oil tank has been donated to the Charlton Highway Dept. The propane tank has been installed and awaiting the propane company for final connections. Should be up and running within 1-2 weeks.

8. New Business

- a. Seal coating the parking lot and recoating the building foundation was discussed. The Board is looking into hiring someone to complete the work. Further discussion will take place next month.

Motion to approve the purchase of paint markers for \$8.54 made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve the purchase of tape dispenser, toilet paper and paper towels not to exceed \$100.00 made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve red tail light lense from Brenner for \$17.09 made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve the purchase of paint markers from Burnt Hills Hardware for \$8.54 made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve three pairs of supreme structural boots from B-Lann for \$1,071.00 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve four SCBA masks for \$940.00 from B-Lann the made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve purchase of four sets of MES Firefighter turnout gear for \$7,262.40 the Made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve Southwest airfare of \$2,101.00 for truck inspection in Michigan made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve mileage reimbursement of \$676.20 for Andrew Harris made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve three helmets w/fronts from the Firestore for \$1,045.00 the made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

9. Privilege of the Floor

There is nothing to report at this time.

10. Adjournment

Motion to adjourn made by Jeff Voigt and seconded by Bob LeGere at 9:15 p.m.
Approved 3-0.

4:26 PM
08/04/15
Cash Basis

CHARLTON FIRE DISTRICT #1

Profit & Loss

July 2015

	Jul 15	Jun 15	\$ Change
Income			
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS CHECKING	1.81	2.10	-0.29
INTEREST & EARNINGS OTHER ACCTS	25.33	24.51	0.82
INTEREST & EARNINGS OPERATING	35.79	34.67	1.12
Total A2401 INTEREST & EARNINGS	62.93	61.28	1.65
Total Income	62.93	61.28	1.65
Gross Profit	62.93	61.28	1.65
Expense			
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
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
FIREFIGHTER EQUIPMENT	718.00	0.00	718.00
Total EQUIPMENT	718.00	0.00	718.00
Total A34102 FIRE, EQUIP & CAP OUTLAY	718.00	0.00	718.00
A34101 FIRE PER SVC			
PERSONAL SERVICES			
MEDICARE EMPLOYEE	33.35	66.70	-33.35
NYS INCOME TAX	116.40	0.00	116.40
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	2,377.60	2,625.15	-247.55
Total A34101 FIRE PER SVC	2,377.60	2,625.15	-247.55
A34104 FIRE PROTECTION			
PHYSICAL FITNESS	0.00	100.00	-100.00
PUBLIC NOTICES	0.00	13.55	-13.55
WEBSITE ADMINISTRATION	20.00	0.00	20.00
MISCELLANEOUS	44.50	18.00	26.50
ALLIED WASTE	54.40	54.40	0.00
WATER	91.75	0.00	91.75
PAGER REPAIR BATTERIES	178.00	95.00	83.00
ELECTRIC & GAS	210.08	169.19	40.89
APPARATUS MAINT/REPAIR	267.58	1,599.49	-1,331.91
TELEPHONE & CABLE	383.75	282.50	101.25
FUEL - TRUCKS	518.02	0.00	518.02
BUILDING & GROUNDS MAINTENANCE	659.95	1,566.40	-906.45
Total A34104 FIRE PROTECTION	2,428.03	3,898.53	-1,470.50
Total Expense	5,699.58	6,875.58	-1,176.00
Net Income	-5,636.65	-6,814.30	1,177.65

4:27 PM
08/04/15
Cash Basis

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

	Jan - Jul 15	Budget	\$ Over Budget	% of Budget
TELEPHONE & CABLE	2,682.68	4,500.00	-1,817.32	59.6%
WATER	573.94	500.00	73.94	114.8%
WEBSITE ADMINISTRATION	140.00	500.00	-360.00	28.0%
Total A34104 FIRE PROTECTION	72,927.48	133,650.00	-60,722.52	54.6%
A9030.8 SOCIAL SECURITY				
FICA EMPLOYER	998.20	1,800.00	-801.80	55.5%
MEDICARE EMPLOYER	233.45	400.00	-166.55	58.4%
Total A9030.8 SOCIAL SECURITY	1,231.65	2,200.00	-968.35	56.0%
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%
Total A9901.9 INTERFUND TRANSFERS	0.00	102,650.00	-102,650.00	0.0%
Total Expense	98,615.93	295,100.00	-196,484.07	33.4%
Net Income	197,914.32	0.00	197,914.32	100.0%

4:27 PM

08/04/15

Cash Basis

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

	Jan - Jul 15	Budget	\$ Over Budget	% of Budget
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	8,395.60	3,000.00	5,395.60	279.9%
HOSE REPLACEMENT	0.00	1,000.00	-1,000.00	0.0%
PERSONAL PROTECTIVE EQUIP	0.00	18,000.00	-18,000.00	0.0%
RADIOS	0.00	2,500.00	-2,500.00	0.0%
SCBA BOTTLE & PACK REPLACEMENT	0.00	1,500.00	-1,500.00	0.0%
Total EQUIPMENT	8,395.60	29,000.00	-20,604.40	29.0%
Total A34102 FIRE, EQUIP & CAP OUTLAY	8,395.60	29,000.00	-20,604.40	29.0%
A34104 FIRE PROTECTION				
ALLIED WASTE	381.54	1,000.00	-618.46	38.2%
ANNUAL AUDIT	7,000.00	4,000.00	3,000.00	175.0%
APPARATUS MAINT/REPAIR	4,349.29	20,000.00	-15,650.71	21.7%
ASSOCIATION DUES	265.00	400.00	-135.00	66.3%
BUILDING & GROUNDS MAINTENANCE	4,952.31	4,800.00	152.31	103.2%
BUILDING & GROUNDS REPAIRS	64.00	4,300.00	-4,236.00	1.5%
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	2,842.23	6,000.00	-3,157.77	47.4%
EMS SUPPLIES	2,849.43	4,000.00	-1,150.57	71.2%
EMS TRAINING	0.00	1,500.00	-1,500.00	0.0%
EQUIPMENT MAINT/REPAIR	46.75	1,000.00	-953.25	4.7%
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	0.00	4,000.00	-4,000.00	0.0%
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	2,264.28	6,000.00	-3,735.72	37.7%
HOSE TESTING	0.00	1,200.00	-1,200.00	0.0%
INSPECTION OF DEPARTMENT	6,850.40	6,500.00	350.40	105.4%
INSURANCE	19,686.33	20,000.00	-313.67	98.4%
INTERIOR FIREFIGHTING FIT TRAIN	867.00	900.00	-33.00	96.3%
LEGAL SERVICES	0.00	10,000.00	-10,000.00	0.0%
MISCELLANEOUS	389.35	1,000.00	-610.65	54.0%
PAGER REPAIR BATTERIES	540.00	2,500.00	-2,000.00	20.0%
PHYSICAL FITNESS	500.00	400.00	100.00	68.3%
POSTAGE	273.00	400.00	-127.00	36.0%
PRINTING & SUPPLIES	431.87	1,200.00	-768.13	36.0%
PUBLIC NOTICES	18.07	200.00	-181.93	9.0%
SCBA PACK TESTING	0.00	1,000.00	-1,000.00	0.0%

4:27 PM

08/04/15

Cash Basis

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

	Jan - Jul 15	Budget	\$ Over Budget	% of Budget
Income				
A1001 REAL PROPERTY TAXES				
REAL PROPERTY TAXES	294,600.04	294,600.00	0.04	100.0%
A1001 REAL PROPERTY TAXES - Other	0.00	0.00	0.00	0.0%
Total A1001 REAL PROPERTY TAXES	294,600.04	294,600.00	0.04	100.0%
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS CHECKING	16.84	20.00	-3.16	84.2%
INTEREST & EARNINGS OPERATING	219.21	230.00	-10.79	95.3%
INTEREST & EARNINGS OTHER ACCTS	173.16	250.00	-76.84	69.3%
Total A2401 INTEREST & EARNINGS	409.21	500.00	-90.79	81.8%
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	296,530.25	295,100.00	1,430.25	100.5%
Gross Profit	296,530.25	295,100.00	1,430.25	100.5%
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	1,316.00			
FICA EMPLOYEE	998.20			
MEDICARE EMPLOYEE	233.45			
NYS INCOME TAX	232.80			
SECRETARY WAGES	4,120.55	8,400.00	-4,279.45	49.1%
TREASURER WAGES	9,160.20	19,200.00	-10,039.80	47.7%
Total PERSONAL SERVICES	16,061.20	27,600.00	-11,538.80	58.2%
Total A34101 FIRE PER SVC	16,061.20	27,600.00	-11,538.80	58.2%

4:22 PM

08/04/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 07/31/2015

	<u>Jul 31, 15</u>
Beginning Balance	123,776.53
Cleared Transactions	
Deposits and Credits - 1 item	<u>5.26</u>
Total Cleared Transactions	<u>5.26</u>
Cleared Balance	<u>123,781.79</u>
Register Balance as of 07/31/2015	123,781.79
Ending Balance	123,781.79

CUSTOMER ACCOUNT DISCLOSURES

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

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

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

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

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

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

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

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

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

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

IMPORTANT LINE OF CREDIT INFORMATION

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

BALANCING YOUR ACCOUNT

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

INSTRUCTIONS

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

[illegible]



Business Banking Statement
July 31, 2015
page 3 of 4

320813002310

CHARLTON FIRE DISTRICT #1
CAPITAL IMPROVEMENTS RESERVES

Beginning balance 6-30-15	\$123,776.53
Interest paid	+5.26
Ending balance 7-31-15	\$123,781.79

Interest
earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 7-31-15	\$5.26
Interest earned this statement period	\$5.25
Interest paid year-to-date	\$35.95



320813002310

KeyNotes (con't)

We will consider a Checking Account or Savings Account to be inactive for purposes of unclaimed funds laws if there are no deposits or withdrawals for a period of one (1) year.

Section 25. Arbitration Provision. Two new sentences will be added to the end of the second paragraph. The new sentences are as follows: Notwithstanding this arbitration provision, if you have a Claim that is within the jurisdiction of the small claims court or your state's equivalent court, you may file your Claim there. If that Claim is transferred, removed or appealed to a different court, then we have the right to choose arbitration.

The revised second paragraph will read as follows: As used in this Arbitration Provision, the word "Claim" or "Claims" means any claim, dispute, or controversy between you and us arising from or relating to this Agreement or your Account(s), including, without limitation, the validity, enforceability, or scope of this Arbitration Provision or this Deposit Account Agreement. "Claim" or "Claims" includes claims of every kind and nature, whether pre-existing, present, or future, including, without limitation, initial claims, counterclaims, cross-claims, and third-party claims, and claims based upon contract, tort, fraud and other intentional torts, constitutions, statute, regulation, common law, and equity (including, without limitation, any claim for injunctive or declaratory relief). The word "Claim" or "Claims" is to be given the broadest possible meaning and includes, by way of example and without limitation, any claim, dispute, or controversy that arises from or relates to (a) any Account subject to the terms of this Agreement (b) any electronic funds transfer from or to any account, (c) advertisements, promotions, or oral or written statements related to this Agreement or your Account, (d) your application for any Account, and (e) the collection of amounts owed by you to us. Notwithstanding this arbitration provision, if you have a Claim that is within the jurisdiction of the small claims court or your state's equivalent court, you may file your Claim there. If that Claim is transferred, removed or appealed to a different court, then we have the right to choose arbitration.

Section 28. Credit Reports. Two new sentences will be added to the end of this section. The new sentences are as follows: We may report information about your Account to a consumer reporting agency. Overdrafts on your Account, closure of your Account and other information related to your Account may be reported.

The revised paragraph will read as follows: You authorize us to obtain information about you, including a credit report, from third parties. If you ask, you will be told whether a credit report was requested and, if so, the name and address of the credit reporting agency that furnished the report. We may report information about your Account to a consumer reporting agency. Overdrafts on your Account, closure of your Account and other information related to your Account may be reported.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised Deposit Account Agreement and Funds Availability Policy is available at any KeyBank branch, on key.com or you may request a copy by calling the customer service phone number on this statement.



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

Business Banking Statement
July 31, 2015
page 1 of 4

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
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 ABOUT CHANGES PERTAINING TO YOUR DEPOSIT ACCOUNT AGREEMENT

We strive to keep you informed about any changes or clarifications that may impact your Account. Therefore, the following revisions will be made amending the Deposit Account Agreement and Funds Availability Policy provided to you when you opened your KeyBank Account, as amended.

Effective November 15, 2015, the Deposit Account Agreement and Funds Availability Policy is being revised. The changes are as follows:

Section 10. Account Statements; Limitations on Time to Report Unauthorized Transactions, Forgeries and Errors. The fifth paragraph will be revised by adding the following sentence after the first sentence. You agree to indemnify us and hold us harmless from any claims related to the use of a facsimile signature device.

The revised paragraph will read as follows: If you choose to use a facsimile signature device, you agree that we are not liable for honoring checks bearing facsimile signatures or facsimile endorsements. You agree to indemnify us and hold us harmless from any claims related to the use of a facsimile signature device. This means we will not recredit your Account if your facsimile signature is forged or use of the facsimile device was unauthorized.

Section 16. Closing Accounts. The first sentence in the introductory paragraph will be revised to include the following phrase at the end of the sentence: or if there is a zero balance and no activity for a period of thirty (30) days. The revised first sentence will read as follows: We reserve the right to close any or all of your Accounts at any time for any reason whatsoever, including, but not limited to, because you have an excessive number or amount of overdrafts or your account is overdrawn for more than 10 days or if there is a zero balance and no activity for a period of thirty (30) days.

Section 17. Inactive Accounts/Unclaimed Funds. The first sentence in the introductory paragraph will be revised to include the following phrase: for purposes of unclaimed funds laws. The revised sentence will read as follows:

4:21 PM

08/04/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2302 EMERGENCY, Period Ending 07/31/2015

	<u>Jul 31, 15</u>
Beginning Balance	25,023.40
Cleared Transactions	
Deposits and Credits - 1 item	<u>1.07</u>
Total Cleared Transactions	<u>1.07</u>
 Cleared Balance	 <u><u>25,024.47</u></u>
Register Balance as of 07/31/2015	25,024.47
Ending Balance	25,024.47



Business Banking Statement
July 31, 2015
page 3 of 4

320813002302

CHARLTON FIRE DISTRICT #1
EMERGENCY REPAIR RESERVES

Beginning balance 6-30-15	\$25,023.40
Interest paid	+1.07
Ending balance 7-31-15	\$25,024.47

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 7-31-15	\$1.07
Interest earned this statement period	\$1.06
Interest paid year-to-date	\$7.27



320813002302

KeyNotes (con't)

We will consider a Checking Account or Savings Account to be inactive for purposes of unclaimed funds laws if there are no deposits or withdrawals for a period of one (1) year.

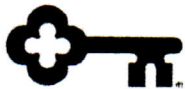
Section 25. Arbitration Provision. Two new sentences will be added to the end of the second paragraph. The new sentences are as follows: Notwithstanding this arbitration provision, if you have a Claim that is within the jurisdiction of the small claims court or your state's equivalent court, you may file your Claim there. If that Claim is transferred, removed or appealed to a different court, then we have the right to choose arbitration.

The revised second paragraph will read as follows: As used in this Arbitration Provision, the word "Claim" or "Claims" means any claim, dispute, or controversy between you and us arising from or relating to this Agreement or your Account(s), including, without limitation, the validity, enforceability, or scope of this Arbitration Provision or this Deposit Account Agreement. "Claim" or "Claims" includes claims of every kind and nature, whether pre-existing, present, or future, including, without limitation, initial claims, counterclaims, cross-claims, and third-party claims, and claims based upon contract, tort, fraud and other intentional torts, constitutions, statute, regulation, common law, and equity (including, without limitation, any claim for injunctive or declaratory relief). The word "Claim" or "Claims" is to be given the broadest possible meaning and includes, by way of example and without limitation, any claim, dispute, or controversy that arises from or relates to (a) any Account subject to the terms of this Agreement (b) any electronic funds transfer from or to any account, (c) advertisements, promotions, or oral or written statements related to this Agreement or your Account, (d) your application for any Account, and (e) the collection of amounts owed by you to us. Notwithstanding this arbitration provision, if you have a Claim that is within the jurisdiction of the small claims court or your state's equivalent court, you may file your Claim there. If that Claim is transferred, removed or appealed to a different court, then we have the right to choose arbitration.

Section 28. Credit Reports. Two new sentences will be added to the end of this section. The new sentences are as follows: We may report information about your Account to a consumer reporting agency. Overdrafts on your Account, closure of your Account and other information related to your Account may be reported.

The revised paragraph will read as follows: You authorize us to obtain information about you, including a credit report, from third parties. If you ask, you will be told whether a credit report was requested and, if so, the name and address of the credit reporting agency that furnished the report. We may report information about your Account to a consumer reporting agency. Overdrafts on your Account, closure of your Account and other information related to your Account may be reported.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised Deposit Account Agreement and Funds Availability Policy is available at any KeyBank branch, on key.com or you may request a copy by calling the customer service phone number on this statement.



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

Business Banking Statement
July 31, 2015
page 1 of 4

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

IMPORTANT NOTICE ABOUT CHANGES PERTAINING TO YOUR DEPOSIT ACCOUNT AGREEMENT

We strive to keep you informed about any changes or clarifications that may impact your Account. Therefore, the following revisions will be made amending the Deposit Account Agreement and Funds Availability Policy provided to you when you opened your KeyBank Account, as amended.

Effective November 15, 2015, the Deposit Account Agreement and Funds Availability Policy is being revised. The changes are as follows:

Section 10. Account Statements; Limitations on Time to Report Unauthorized Transactions, Forgeries and Errors. The fifth paragraph will be revised by adding the following sentence after the first sentence. You agree to indemnify us and hold us harmless from any claims related to the use of a facsimile signature device.

The revised paragraph will read as follows: If you choose to use a facsimile signature device, you agree that we are not liable for honoring checks bearing facsimile signatures or facsimile endorsements. You agree to indemnify us and hold us harmless from any claims related to the use of a facsimile signature device. This means we will not recredit your Account if your facsimile signature is forged or use of the facsimile device was unauthorized.

Section 16. Closing Accounts. The first sentence in the introductory paragraph will be revised to include the following phrase at the end of the sentence: or if there is a zero balance and no activity for a period of thirty (30) days. The revised first sentence will read as follows: We reserve the right to close any or all of your Accounts at any time for any reason whatsoever, including, but not limited to, because you have an excessive number or amount of overdrafts or your account is overdrawn for more than 10 days or if there is a zero balance and no activity for a period of thirty (30) days.

Section 17. Inactive Accounts/Unclaimed Funds. The first sentence in the introductory paragraph will be revised to include the following phrase: for purposes of unclaimed funds laws. The revised sentence will read as follows:

4:20 PM

08/04/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2294 EQUIPMENT, Period Ending 08/01/2015

	<u>Aug 1, 15</u>
Beginning Balance	77,072.36
Cleared Transactions	
Deposits and Credits - 1 Item	<u>3.27</u>
Total Cleared Transactions	<u>3.27</u>
Cleared Balance	<u><u>77,075.63</u></u>
Register Balance as of 08/01/2015	77,075.63
Ending Balance	77,075.63

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.			
--	--	--	--



Business Banking Statement
July 31, 2015
page 3 of 4

320813002294

CHARLTON FIRE DISTRICT #1
EQUIPMENT CAPITAL RESERVES

Beginning balance 6-30-15	\$77,072.36
Interest paid	+3.27
Ending balance 7-31-15	\$77,075.63

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 7-31-15	\$3.27
Interest earned this statement period	\$3.27
Interest paid year-to-date	\$22.38



320813002294

KeyNotes (con't)

We will consider a Checking Account or Savings Account to be inactive for purposes of unclaimed funds laws if there are no deposits or withdrawals for a period of one (1) year.

Section 25. Arbitration Provision. Two new sentences will be added to the end of the second paragraph. The new sentences are as follows: Notwithstanding this arbitration provision, if you have a Claim that is within the jurisdiction of the small claims court or your state's equivalent court, you may file your Claim there. If that Claim is transferred, removed or appealed to a different court, then we have the right to choose arbitration.

The revised second paragraph will read as follows: As used in this Arbitration Provision, the word "Claim" or "Claims" means any claim, dispute, or controversy between you and us arising from or relating to this Agreement or your Account(s), including, without limitation, the validity, enforceability, or scope of this Arbitration Provision or this Deposit Account Agreement. "Claim" or "Claims" includes claims of every kind and nature, whether pre-existing, present, or future, including, without limitation, initial claims, counterclaims, cross-claims, and third-party claims, and claims based upon contract, tort, fraud and other intentional torts, constitutions, statute, regulation, common law, and equity (including, without limitation, any claim for injunctive or declaratory relief). The word "Claim" or "Claims" is to be given the broadest possible meaning and includes, by way of example and without limitation, any claim, dispute, or controversy that arises from or relates to (a) any Account subject to the terms of this Agreement (b) any electronic funds transfer from or to any account, (c) advertisements, promotions, or oral or written statements related to this Agreement or your Account, (d) your application for any Account, and (e) the collection of amounts owed by you to us. Notwithstanding this arbitration provision, if you have a Claim that is within the jurisdiction of the small claims court or your state's equivalent court, you may file your Claim there. If that Claim is transferred, removed or appealed to a different court, then we have the right to choose arbitration.

Section 28. Credit Reports. Two new sentences will be added to the end of this section. The new sentences are as follows: We may report information about your Account to a consumer reporting agency. Overdrafts on your Account, closure of your Account and other information related to your Account may be reported.

The revised paragraph will read as follows: You authorize us to obtain information about you, including a credit report, from third parties. If you ask, you will be told whether a credit report was requested and, if so, the name and address of the credit reporting agency that furnished the report. We may report information about your Account to a consumer reporting agency. Overdrafts on your Account, closure of your Account and other information related to your Account may be reported.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised Deposit Account Agreement and Funds Availability Policy is available at any KeyBank branch, on key.com or you may request a copy by calling the customer service phone number on this statement.



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

Business Banking Statement
July 31, 2015
page 1 of 4

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)

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 ABOUT CHANGES PERTAINING TO YOUR DEPOSIT ACCOUNT AGREEMENT

We strive to keep you informed about any changes or clarifications that may impact your Account. Therefore, the following revisions will be made amending the Deposit Account Agreement and Funds Availability Policy provided to you when you opened your KeyBank Account, as amended.

Effective November 15, 2015, the Deposit Account Agreement and Funds Availability Policy is being revised. The changes are as follows:

Section 10. Account Statements; Limitations on Time to Report Unauthorized Transactions, Forgeries and Errors. The fifth paragraph will be revised by adding the following sentence after the first sentence. You agree to indemnify us and hold us harmless from any claims related to the use of a facsimile signature device.

The revised paragraph will read as follows: If you choose to use a facsimile signature device, you agree that we are not liable for honoring checks bearing facsimile signatures or facsimile endorsements. You agree to indemnify us and hold us harmless from any claims related to the use of a facsimile signature device. This means we will not recredit your Account if your facsimile signature is forged or use of the facsimile device was unauthorized.

Section 16. Closing Accounts. The first sentence in the introductory paragraph will be revised to include the following phrase at the end of the sentence: or if there is a zero balance and no activity for a period of thirty (30) days. The revised first sentence will read as follows: We reserve the right to close any or all of your Accounts at any time for any reason whatsoever, including, but not limited to, because you have an excessive number or amount of overdrafts or your account is overdrawn for more than 10 days or if there is a zero balance and no activity for a period of thirty (30) days.

Section 17. Inactive Accounts/Unclaimed Funds. The first sentence in the introductory paragraph will be revised to include the following phrase: for purposes of unclaimed funds laws. The revised sentence will read as follows:

4:19 PM

08/04/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2286 APPARATUS, Period Ending 07/31/2015

	<u>Jul 31, 15</u>
Beginning Balance	370,406.11
Cleared Transactions	
Deposits and Credits - 1 item	15.73
Total Cleared Transactions	<u>15.73</u>
Cleared Balance	<u><u>370,421.84</u></u>
Register Balance as of 07/31/2015	370,421.84
Ending Balance	370,421.84



Business Banking Statement
July 31, 2015
page 3 of 4

320813002286

CHARLTON FIRE DISTRICT #1
APPARATUS CAPITAL RESERVE

Beginning balance 6-30-15	\$370,406.11
Interest paid	+15.73
Ending balance 7-31-15	\$370,421.84

Interest
earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 7-31-15	\$15.73
Interest earned this statement period	\$15.72
Interest paid year-to-date	\$107.56



320813002286

KeyNotes (con't)

We will consider a Checking Account or Savings Account to be inactive for purposes of unclaimed funds laws if there are no deposits or withdrawals for a period of one (1) year.

Section 25. Arbitration Provision. Two new sentences will be added to the end of the second paragraph. The new sentences are as follows: Notwithstanding this arbitration provision, if you have a Claim that is within the jurisdiction of the small claims court or your state's equivalent court, you may file your Claim there. If that Claim is transferred, removed or appealed to a different court, then we have the right to choose arbitration.

The revised second paragraph will read as follows: As used in this Arbitration Provision, the word "Claim" or "Claims" means any claim, dispute, or controversy between you and us arising from or relating to this Agreement or your Account(s), including, without limitation, the validity, enforceability, or scope of this Arbitration Provision or this Deposit Account Agreement. "Claim" or "Claims" includes claims of every kind and nature, whether pre-existing, present, or future, including, without limitation, initial claims, counterclaims, cross-claims, and third-party claims, and claims based upon contract, tort, fraud and other intentional torts, constitutions, statute, regulation, common law, and equity (including, without limitation, any claim for injunctive or declaratory relief). The word "Claim" or "Claims" is to be given the broadest possible meaning and includes, by way of example and without limitation, any claim, dispute, or controversy that arises from or relates to (a) any Account subject to the terms of this Agreement (b) any electronic funds transfer from or to any account, (c) advertisements, promotions, or oral or written statements related to this Agreement or your Account, (d) your application for any Account, and (e) the collection of amounts owed by you to us. Notwithstanding this arbitration provision, if you have a Claim that is within the jurisdiction of the small claims court or your state's equivalent court, you may file your Claim there. If that Claim is transferred, removed or appealed to a different court, then we have the right to choose arbitration.

Section 28. Credit Reports. Two new sentences will be added to the end of this section. The new sentences are as follows: We may report information about your Account to a consumer reporting agency. Overdrafts on your Account, closure of your Account and other information related to your Account may be reported.

The revised paragraph will read as follows: You authorize us to obtain information about you, including a credit report, from third parties. If you ask, you will be told whether a credit report was requested and, if so, the name and address of the credit reporting agency that furnished the report. We may report information about your Account to a consumer reporting agency. Overdrafts on your Account, closure of your Account and other information related to your Account may be reported.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised Deposit Account Agreement and Funds Availability Policy is available at any KeyBank branch, on key.com or you may request a copy by calling the customer service phone number on this statement.



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

Business Banking Statement
July 31, 2015
page 1 of 4

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?
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 ABOUT CHANGES PERTAINING TO YOUR DEPOSIT ACCOUNT AGREEMENT

We strive to keep you informed about any changes or clarifications that may impact your Account. Therefore, the following revisions will be made amending the Deposit Account Agreement and Funds Availability Policy provided to you when you opened your KeyBank Account, as amended.

Effective November 15, 2015, the Deposit Account Agreement and Funds Availability Policy is being revised. The changes are as follows:

Section 10. Account Statements; Limitations on Time to Report Unauthorized Transactions, Forgeries and Errors. The fifth paragraph will be revised by adding the following sentence after the first sentence. You agree to indemnify us and hold us harmless from any claims related to the use of a facsimile signature device.

The revised paragraph will read as follows: If you choose to use a facsimile signature device, you agree that we are not liable for honoring checks bearing facsimile signatures or facsimile endorsements. You agree to indemnify us and hold us harmless from any claims related to the use of a facsimile signature device. This means we will not recredit your Account if your facsimile signature is forged or use of the facsimile device was unauthorized.

Section 16. Closing Accounts. The first sentence in the introductory paragraph will be revised to include the following phrase at the end of the sentence: or if there is a zero balance and no activity for a period of thirty (30) days. The revised first sentence will read as follows: We reserve the right to close any or all of your Accounts at any time for any reason whatsoever, including, but not limited to, because you have an excessive number or amount of overdrafts or your account is overdrawn for more than 10 days or if there is a zero balance and no activity for a period of thirty (30) days.

Section 17. Inactive Accounts/Unclaimed Funds. The first sentence in the introductory paragraph will be revised to include the following phrase: for purposes of unclaimed funds laws. The revised sentence will read as follows:

4:18 PM

08/04/15

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0720 PAYROLL, Period Ending 07/31/2015

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						18,172.02
Cleared Transactions						
Checks and Payments - 6 items						
Check	07/01/2015		ANDREW G. LA P...	X	-1,308.60	-1,308.60
Check	07/01/2015		Sharon B Cronin	X	-588.65	-1,897.25
Check	07/10/2015		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	07/10/2015		DIRECT WITHDRA...	X	-116.40	-2,553.55
Check	07/31/2015		DUPLICATE STMT ...	X	-5.00	-2,558.55
Check	07/31/2015		PAPER STATEME...	X	-3.00	-2,561.55
Total Checks and Payments					-2,561.55	-2,561.55
Deposits and Credits - 1 item						
Deposit	07/31/2015		INTEREST PAYME...	X	1.81	1.81
Total Deposits and Credits					1.81	1.81
Total Cleared Transactions					-2,559.74	-2,559.74
Cleared Balance					-2,559.74	15,612.28
Register Balance as of 07/31/2015					-2,559.74	15,612.28
Ending Balance					-2,559.74	15,612.28

4:18 PM

08/04/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0720 PAYROLL, Period Ending 07/31/2015

	<u>Jul 31, 15</u>
Beginning Balance	18,172.02
Cleared Transactions	
Checks and Payments - 6 items	-2,561.55
Deposits and Credits - 1 item	1.81
Total Cleared Transactions	<u>-2,559.74</u>
Cleared Balance	<u>15,612.28</u>
Register Balance as of 07/31/2015	15,612.28
Ending Balance	15,612.28



Business Banking Statement
July 31, 2015
page 3 of 4

320811000720

CHARLTON FIRE DISTRICT #1
PAYROLL ACCOUNT

Beginning balance 6-30-15	\$18,172.02
4 Subtractions	-2,553.55
Interest paid	+1.81
Net fees and charges	-8.00
Ending balance 7-31-15	\$15,612.28

Subtractions

Withdrawals	Date	Serial #	Location	
	7-1		Bill Pay:First New York Fcu 108600 9Bn9962X	\$588.65
	7-1		Bill Pay:Sunmark Federal Cr 124890 Abn9962X	1,308.60
	7-10		Direct Withdrawal, Nys Tax & Financ Wt Pymt	116.40
	7-10		Direct Withdrawal, Irs Usatxpymt	539.90
Total subtractions				\$2,553.55

Interest earned

Annual percentage yield (APY) earned	0.13%
Number of days this statement period	31
Interest paid 7-31-15	\$1.81
Interest earned this statement period	\$1.81
Interest paid year-to-date	\$16.84

Fees and charges

Date		Quantity	Unit Charge	
7-31-15	Duplicate Statement Service Charge	1	5.00	-\$5.00
7-31-15	Paper Statement Fee	1	3.00	-3.00
Fees and charges assessed this period				-\$8.00



320811000720

KeyNotes (con't)

We will consider a Checking Account or Savings Account to be inactive for purposes of unclaimed funds laws if there are no deposits or withdrawals for a period of one (1) year.

Section 25. Arbitration Provision. Two new sentences will be added to the end of the second paragraph. The new sentences are as follows: Notwithstanding this arbitration provision, if you have a Claim that is within the jurisdiction of the small claims court or your state's equivalent court, you may file your Claim there. If that Claim is transferred, removed or appealed to a different court, then we have the right to choose arbitration.

The revised second paragraph will read as follows: As used in this Arbitration Provision, the word "Claim" or "Claims" means any claim, dispute, or controversy between you and us arising from or relating to this Agreement or your Account(s), including, without limitation, the validity, enforceability, or scope of this Arbitration Provision or this Deposit Account Agreement. "Claim" or "Claims" includes claims of every kind and nature, whether pre-existing, present, or future, including, without limitation, initial claims, counterclaims, cross-claims, and third-party claims, and claims based upon contract, tort, fraud and other intentional torts, constitutions, statute, regulation, common law, and equity (including, without limitation, any claim for injunctive or declaratory relief). The word "Claim" or "Claims" is to be given the broadest possible meaning and includes, by way of example and without limitation, any claim, dispute, or controversy that arises from or relates to (a) any Account subject to the terms of this Agreement (b) any electronic funds transfer from or to any account, (c) advertisements, promotions, or oral or written statements related to this Agreement or your Account, (d) your application for any Account, and (e) the collection of amounts owed by you to us. Notwithstanding this arbitration provision, if you have a Claim that is within the jurisdiction of the small claims court or your state's equivalent court, you may file your Claim there. If that Claim is transferred, removed or appealed to a different court, then we have the right to choose arbitration.

Section 28. Credit Reports. Two new sentences will be added to the end of this section. The new sentences are as follows: We may report information about your Account to a consumer reporting agency. Overdrafts on your Account, closure of your Account and other information related to your Account may be reported.

The revised paragraph will read as follows: You authorize us to obtain information about you, including a credit report, from third parties. If you ask, you will be told whether a credit report was requested and, if so, the name and address of the credit reporting agency that furnished the report. We may report information about your Account to a consumer reporting agency. Overdrafts on your Account, closure of your Account and other information related to your Account may be reported.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised Deposit Account Agreement and Funds Availability Policy is available at any KeyBank branch, on key.com or you may request a copy by calling the customer service phone number on this statement.



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

Business Banking Statement
July 31, 2015
page 1 of 4

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)

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 ABOUT CHANGES PERTAINING TO YOUR DEPOSIT ACCOUNT AGREEMENT

We strive to keep you informed about any changes or clarifications that may impact your Account. Therefore, the following revisions will be made amending the Deposit Account Agreement and Funds Availability Policy provided to you when you opened your KeyBank Account, as amended.

Effective November 15, 2015, the Deposit Account Agreement and Funds Availability Policy is being revised. The changes are as follows:

Section 10. Account Statements; Limitations on Time to Report Unauthorized Transactions, Forgeries and Errors. The fifth paragraph will be revised by adding the following sentence after the first sentence. You agree to indemnify us and hold us harmless from any claims related to the use of a facsimile signature device.

The revised paragraph will read as follows: If you choose to use a facsimile signature device, you agree that we are not liable for honoring checks bearing facsimile signatures or facsimile endorsements. You agree to indemnify us and hold us harmless from any claims related to the use of a facsimile signature device. This means we will not recredit your Account if your facsimile signature is forged or use of the facsimile device was unauthorized.

Section 16. Closing Accounts. The first sentence in the introductory paragraph will be revised to include the following phrase at the end of the sentence: or if there is a zero balance and no activity for a period of thirty (30) days. The revised first sentence will read as follows: We reserve the right to close any or all of your Accounts at any time for any reason whatsoever, including, but not limited to, because you have an excessive number or amount of overdrafts or your account is overdrawn for more than 10 days or if there is a zero balance and no activity for a period of thirty (30) days.

Section 17. Inactive Accounts/Unclaimed Funds. The first sentence in the introductory paragraph will be revised to include the following phrase: for purposes of unclaimed funds laws. The revised sentence will read as follows:

4:17 PM

08/04/15

CHARLTON FIRE DISTRICT #1

Reconciliation Detail

R8021 0712 OPERATING, Period Ending 07/31/2015

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						314,199.88
Cleared Transactions						
Checks and Payments - 20 items						
Check	07/07/2015	7410	MES	X	-514.00	-514.00
Check	07/07/2015	7408	TOWN OF CHARL...	X	-492.23	-1,006.23
Check	07/07/2015		D.A. KENYON ENT...	X	-470.00	-1,476.23
Check	07/07/2015	7416	BALLSTON LAKE ...	X	-267.58	-1,743.81
Check	07/07/2015		NATIONAL GRID	X	-210.08	-1,953.89
Check	07/07/2015	7415	B-LANN EQUIPME...	X	-204.00	-2,157.89
Check	07/07/2015	7417	AARON DYER	X	-200.00	-2,357.89
Check	07/07/2015	7413	OVERHEAD DOOR...	X	-189.95	-2,547.84
Check	07/07/2015	7414	PITTSFIELD COM...	X	-178.00	-2,725.84
Check	07/07/2015		VERIZON	X	-96.70	-2,822.54
Check	07/07/2015	7409	TOWN OF CHARL...	X	-91.75	-2,914.29
Check	07/07/2015		TIME WARNER CA...	X	-87.05	-3,001.34
Check	07/07/2015		COUNTY WASTE	X	-54.40	-3,055.74
Check	07/07/2015	7412	EMERICH SALES ...	X	-25.79	-3,081.53
Check	07/07/2015		ATYPICA	X	-20.00	-3,101.53
Check	07/07/2015	7411	FASNY FCU CARD...	X	-15.00	-3,116.53
Check	07/08/2015		KEYBANK	X	-10.00	-3,126.53
Check	07/31/2015		DUPLICATE STMT ...	X	-5.00	-3,131.53
Check	07/31/2015		IMAGED ITEMS WI...	X	-3.50	-3,135.03
Check	07/31/2015		PAPER STATEME...	X	-3.00	-3,138.03
Total Checks and Payments					-3,138.03	-3,138.03
Deposits and Credits - 1 item						
Deposit	07/31/2015		INTEREST PAYME...	X	35.79	35.79
Total Deposits and Credits					35.79	35.79
Total Cleared Transactions					-3,102.24	-3,102.24
Cleared Balance					-3,102.24	311,097.64
Register Balance as of 07/31/2015					-3,102.24	311,097.64
Ending Balance					-3,102.24	311,097.64

4:17 PM

08/04/15

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0712 OPERATING, Period Ending 07/31/2015

	<u>Jul 31, 15</u>
Beginning Balance	314,199.88
Cleared Transactions	
Checks and Payments - 20 items	-3,138.03
Deposits and Credits - 1 item	35.79
Total Cleared Transactions	<u>-3,102.24</u>
Cleared Balance	<u>311,097.64</u>
Register Balance as of 07/31/2015	311,097.64
Ending Balance	311,097.64



Business Banking Statement
July 31, 2015
page 3 of 4

320811000712

CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT

Beginning balance 6-30-15	\$314,199.88
16 Subtractions	-3,116.53
Interest paid	+35.79
Net fees and charges	-21.50
Ending balance 7-31-15	\$311,097.64

Subtractions

Paper Checks

*check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7408	7-13	\$492.23	7412	7-14	25.79	7415	7-10	204.00
7409	7-14	91.75	7413	7-13	189.95	7416	7-13	267.58
7410	7-16	514.00	7414	7-13	178.00	7417	7-8	200.00
7411	7-13	15.00						

Paper Checks Paid \$2,178.30

Withdrawals	Date	Serial #	Location	
	7-7		Bill Pay:Atypica	Cvfd-1 Gb99Qhc5 \$20.00
	7-7		Bill Pay:County Waste & Rec	6910-1 1Bx9Ah15 54.40
	7-7		Bill Pay:Time Warner Cable	106007 Nbi9Dh15 87.05
	7-7		Bill Pay:Verizon	518399 Lbq9Ch15 96.70
	7-7		Bill Pay:National Grid	51564- Abu9Rh15 210.08
	7-7		Bill Pay:Da Kenyon Enterpri	Cfd #1 Hbh9Eh15 470.00
			Total subtractions	\$3,116.53

Interest earned

Annual percentage yield (APY) earned	0.14%
Number of days this statement period	31
Interest paid 7-31-15	\$35.79
Interest earned this statement period	\$35.78
Interest paid year-to-date	\$219.21

Fees and charges

Date		Quantity	Unit Charge	
7-8-15	Jun Kbo Manage Access (Monthly)	1	10.00	-\$10.00
7-31-15	Imaged Items With Statement Charge	1	3.50	-3.50
7-31-15	Duplicate Statement Service Charge	1	5.00	-5.00
7-31-15	Paper Statement Fee	1	3.00	-3.00
	Fees and charges assessed this period			-\$21.50



320811000712

KeyNotes (con't)

We will consider a Checking Account or Savings Account to be inactive for purposes of unclaimed funds laws if there are no deposits or withdrawals for a period of one (1) year.

Section 25. Arbitration Provision. Two new sentences will be added to the end of the second paragraph. The new sentences are as follows: Notwithstanding this arbitration provision, if you have a Claim that is within the jurisdiction of the small claims court or your state's equivalent court, you may file your Claim there. If that Claim is transferred, removed or appealed to a different court, then we have the right to choose arbitration.

The revised second paragraph will read as follows: As used in this Arbitration Provision, the word "Claim" or "Claims" means any claim, dispute, or controversy between you and us arising from or relating to this Agreement or your Account(s), including, without limitation, the validity, enforceability, or scope of this Arbitration Provision or this Deposit Account Agreement. "Claim" or "Claims" includes claims of every kind and nature, whether pre-existing, present, or future, including, without limitation, initial claims, counterclaims, cross-claims, and third-party claims, and claims based upon contract, tort, fraud and other intentional torts, constitutions, statute, regulation, common law, and equity (including, without limitation, any claim for injunctive or declaratory relief). The word "Claim" or "Claims" is to be given the broadest possible meaning and includes, by way of example and without limitation, any claim, dispute, or controversy that arises from or relates to (a) any Account subject to the terms of this Agreement (b) any electronic funds transfer from or to any account, (c) advertisements, promotions, or oral or written statements related to this Agreement or your Account, (d) your application for any Account, and (e) the collection of amounts owed by you to us. Notwithstanding this arbitration provision, if you have a Claim that is within the jurisdiction of the small claims court or your state's equivalent court, you may file your Claim there. If that Claim is transferred, removed or appealed to a different court, then we have the right to choose arbitration.

Section 28. Credit Reports. Two new sentences will be added to the end of this section. The new sentences are as follows: We may report information about your Account to a consumer reporting agency. Overdrafts on your Account, closure of your Account and other information related to your Account may be reported.

The revised paragraph will read as follows: You authorize us to obtain information about you, including a credit report, from third parties. If you ask, you will be told whether a credit report was requested and, if so, the name and address of the credit reporting agency that furnished the report. We may report information about your Account to a consumer reporting agency. Overdrafts on your Account, closure of your Account and other information related to your Account may be reported.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised Deposit Account Agreement and Funds Availability Policy is available at any KeyBank branch, on key.com or you may request a copy by calling the customer service phone number on this statement.



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

Business Banking Statement
July 31, 2015
page 1 of 4

320811000712

10 X 0081 00010 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 ABOUT CHANGES PERTAINING TO YOUR DEPOSIT ACCOUNT AGREEMENT

We strive to keep you informed about any changes or clarifications that may impact your Account. Therefore, the following revisions will be made amending the Deposit Account Agreement and Funds Availability Policy provided to you when you opened your KeyBank Account, as amended.

Effective November 15, 2015, the Deposit Account Agreement and Funds Availability Policy is being revised. The changes are as follows:

Section 10. Account Statements; Limitations on Time to Report Unauthorized Transactions, Forgeries and Errors. The fifth paragraph will be revised by adding the following sentence after the first sentence. You agree to indemnify us and hold us harmless from any claims related to the use of a facsimile signature device.

The revised paragraph will read as follows: If you choose to use a facsimile signature device, you agree that we are not liable for honoring checks bearing facsimile signatures or facsimile endorsements. You agree to indemnify us and hold us harmless from any claims related to the use of a facsimile signature device. This means we will not recredit your Account if your facsimile signature is forged or use of the facsimile device was unauthorized.

Section 16. Closing Accounts. The first sentence in the introductory paragraph will be revised to include the following phrase at the end of the sentence; or if there is a zero balance and no activity for a period of thirty (30) days. The revised first sentence will read as follows: We reserve the right to close any or all of your Accounts at any time for any reason whatsoever, including, but not limited to, because you have an excessive number or amount of overdrafts or your account is overdrawn for more than 10 days or if there is a zero balance and no activity for a period of thirty (30) days.

Section 17. Inactive Accounts/Unclaimed Funds. The first sentence in the introductory paragraph will be revised to include the following phrase: for purposes of unclaimed funds laws. The revised sentence will read as follows:

4:25 PM

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

Cash Basis

	<u>Jul 15</u>
R8021 0712 OPERATING	311,097.64
R8021 0720 PAYROLL	15,612.28
R8021 2286 APPARATUS	370,421.84
R8021 2294 EQUIPMENT	77,075.63
R8021 2302 EMERGENCY	25,024.47
R8021 2310 CAPITAL IMPROVEMENTS	123,781.79
TOTAL	<u>923,013.65</u>

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>
<u>R8021 0712 OPERATING</u>	xxxxxxxx0712	\$311,097.64	\$311,097.64
<u>R8021 0720 PAYROLL</u>	xxxxxxxx0720	\$13,715.03	\$13,715.03
<u>R8021 2286 APPARATUS</u>	xxxxxxxx2286	\$370,421.84	\$370,421.84
<u>R8021 2294 EQUIPMENT</u>	xxxxxxxx2294	\$77,075.63	\$77,075.63
<u>R8021 2302 EMERGENCY</u>	xxxxxxxx2302	\$25,024.47	\$25,024.47
<u>R8021 2310 CAPITAL IMPROVEMENTS</u>	xxxxxxxx2310	\$123,781.79	\$123,781.79
Totals:		\$921,116.40	\$921,116.40

statement delivery preferences.