

## **Charlton Fire District Meeting Minutes April 2, 2019**

**PUBLIC MEETING:** The public meeting of the Charlton Fire District was called to order on April 2, 2019 at 7:08 p.m.

**PRESENT:** Jeff Voigt (Chairman), Bob LeGere, Kevin Loukes, Steve Eichfeld, Leland Roden 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 Kevin Loukes. Approved 5-0.

**2. Approval of Minutes**

Motion to approve last month's meeting minutes made by Jeff Voigt and seconded by Bob LeGere. Approved 5-0.

Motion to approve last month's special meeting minutes made by Jeff Voigt and seconded by Bob LeGere. 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: \$29,509.48  
Payroll Account: \$31,452.11  
Apparatus Capital Reserve: \$56,998.27  
Equipment Capital Reserve: \$3,363.11  
Emergency Capital Reserve: \$25,070.44  
Capital Improvement Reserve: \$514,277.18

Investments

Apparatus: \$98,094.44  
Equipment: \$73,893.85

**Total ending on April 2, 2019: \$832,658.88**

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

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

## **5. Chief's Report**

- a. Dean DeCapria presented Chief's Report. 10 calls for the month:
  - 8-EMS
  - 1-Pump out
  - 1-Electrical Emergency
- b. Car 18 mileage as of 3/5 is 44,090 and car 18-0 mileage as of 3/5 is 61,655.
- c. 18-2 ladder lift is not working. Parts have been ordered and will be replaced. Repair cost will be about \$1,600.00.
- d. ETA 18-1 had electrical problems-hand lights are not charging due to a rotted connection under pump panel. It has been repaired and sealed.
- e. Providence FD picked up SCBA bottles and the check for \$5,000 was turned over to the treasurer.
- f. Saratoga FD is purchasing 7 SCBA bottles for \$300 each.
- g. Ballston Spa FD will purchase the remaining SCBA bottles.
- h. Four gas detectors need to be replaced. They are not repairable. The total cost will be \$1580.00.
- i. Two 100 ft lengths of forestry hose tested bad. They will need to be replaced for a total cost of \$394.00.

## **6. Committee Reports**

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

## **7. Unfinished Business**

- a. The chairman discussed the H2M architect contract changes that were recommended by the district lawyer, Terry Hannigan.

Motion to approve H2M contract changes made by Jeff Voigt and seconded by Kevin Loukes.  
Approved 5-0.

## **8. New Business**

- a. Andy LaPatra discussed bond financing for the new firehouse.
- b. The board reviewed recommendations for hiring a surveyor. VanGuilder was approved to be the surveyor.
- c. The board discussed and approved retaining Hueber-Breuer as the construction manager for the new firehouse.
- d. On behalf of the board, the chairman extended a big thank you to the building committee for all the hard work they did for a successful referendum.
- e. The BOFC approved the transfer of \$50,000 from the building reserve account to the operating account to cover upcoming building expenses.

Motion to approve VanGuilder as the land surveyor for the new firehouse made by Jeff Voigt and seconded by Steve Eichfeld. Approved 5-0.

Motion to approve Hueber-Breuer as the construction manager for the new firehouse made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

Motion to approve the transfer of \$50,000 from the building reserve account to the operating account made by Jeff Voigt and seconded by Lee Roden. Approved 5-0.

Motion to approve Hueber-Breuer invoice for \$7,000 made by Jeff Voigt and seconded by Lee Roden. Approved 5-0.

Motion to approve the purchase of gas detectors from PK Safety for \$800.00 made by Jeff Voigt and seconded by Bob LeGere. Approved 5-0.

Motion to approve two 100 ft lengths of forestry hose from MES for \$394.00 made by Jeff Voigt and seconded by Steve Eichfeld. Approved 5-0.

## **9. Privilege of the Floor**

Pete O'Brien made a general comment on construction contracts.

## **10. Adjournment**

Motion to adjourn made by Jeff Voigt and seconded by Kevin Loukes 8:35 p.m.  
Approved 5-0.

11:18 AM

## CHARLTON FIRE DISTRICT #1

## Profit &amp; Loss

March 2019

04/01/19

Cash Basis

	Mar 19	Feb 19	\$ Change
Income			
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS INVESTMENTS	0.00	859.44	-859.44
INTEREST & EARNINGS CHECKING	3.63	3.53	0.10
INTEREST & EARNINGS OPERATING	4.71	16.57	-11.86
INTEREST & EARNINGS OTHER ACCTS	27.10	21.43	5.67
Total A2401 INTEREST & EARNINGS	35.44	900.97	-865.53
A2665 SALES OF PROPERTY			
SALE OF EQUIPMENT	5,000.00	0.00	5,000.00
Total A2665 SALES OF PROPERTY	5,000.00	0.00	5,000.00
Total Income	5,035.44	900.97	4,134.47
Gross Profit	5,035.44	900.97	4,134.47
Expense			
A90308 SOCIAL SECURITY			
MEDICARE EMPLOYER	33.35	66.70	-33.35
FICA EMPLOYER	142.60	285.20	-142.60
Total A90308 SOCIAL SECURITY	175.95	351.90	-175.95
A34101 FIRE PER SVC			
PERSONAL SERVICES			
NYS INCOME TAX	0.00	116.40	-116.40
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	2,741.55	-480.35
Total A34101 FIRE PER SVC	2,261.20	2,741.55	-480.35
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
PERSONAL PROTECTIVE EQUIP	35.00	77,670.00	-77,635.00
Total EQUIPMENT	35.00	77,670.00	-77,635.00
BUILDING IMPROVEMENTS	17,472.06	10,070.80	7,401.26
Total A34102 FIRE, EQUIP & CAP OUTLAY	17,507.06	87,740.80	-70,233.74
A34104 FIRE PROTECTION			
EQUIPMENT MAINT/REPAIR	0.00	38.56	-38.56
ASSOCIATION DUES	0.00	100.00	-100.00
PHYSICAL FITNESS	0.00	300.00	-300.00
COMMISSIONER TRAINING	0.00	100.00	-100.00
BANK FEES	3.50	3.50	0.00
INSPECTION OF DEPARTMENT	54.00	0.00	54.00
POSTAGE	55.00	286.00	-231.00
WEBSITE ADMINISTRATION	60.00	0.00	60.00
WASTE DISPOSAL	97.00	97.00	0.00
FUEL - TRUCKS	100.91	132.94	-32.03
MISCELLANEOUS	139.09	32.10	106.99
EMS SUPPLIES	261.66	185.00	76.66
BUILDING & GROUNDS MAINTENANCE	295.00	260.00	35.00
PRINTING & SUPPLIES	343.02	0.00	343.02
TELEPHONE & CABLE	347.47	349.77	-2.30
ELECTRIC & GAS	416.77	423.66	-6.89
INTERIOR FIREFIGHTING FIT TRAIN	644.00	0.00	644.00
FIRE PREVENTION	2,376.14	0.00	2,376.14
INSURANCE	19,541.94	3,151.00	16,390.94
Total A34104 FIRE PROTECTION	24,735.50	5,459.53	19,275.97
Total Expense	44,679.71	96,293.78	-51,614.07
Net Income	-39,644.27	-95,392.81	55,748.54

11:17 AM

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

Cash Basis

	<u>Mar 19</u>	<u>Mar 18</u>
<b>A200 CASH</b>		
0712 OPERATING	29,509.48	275,142.09
0720 PAYROLL	<u>31,452.11</u>	<u>31,145.12</u>
<b>Total A200 CASH</b>	60,961.59	306,287.21
<b>A230 CASH, SPECIAL RESERVES</b>		
2286 APPARATUS	56,998.27	105,059.26
2294 EQUIPMENT	3,363.11	130,224.61
2302 EMERGENCY	25,070.44	25,057.84
2310 CAPITAL IMPROVEMENTS	<u>514,277.18</u>	<u>298,246.23</u>
<b>Total A230 CASH, SPECIAL RESERVES</b>	599,709.00	558,587.94
<b>A452 INVESTMENT IN SECURITIES</b>		
9062 APPARATUS	98,094.44	0.00
9070 EQUIPMENT	<u>73,893.85</u>	<u>0.00</u>
<b>Total A452 INVESTMENT IN SECURIT...</b>	<u>171,988.29</u>	<u>0.00</u>
<b>TOTAL</b>	<u><u>832,658.88</u></u>	<u><u>864,875.15</u></u>

# Good morning Andrew

Your last sign on was March 21, 2019 at 3:12 PM

**CHARLTON FIRE  
DISTRICT #1's  
Portfolio Value**  
6 Accounts

As of 4/1/2019  
**\$660,670.<sup>59</sup>**  
Available Balance

## Deposit Accounts

**\$660,670.<sup>59</sup>**

R8021 0712 OPERATING  
0712

**\$29,509.<sup>48</sup>**  
Available Balance as of Apr 01, 2019

R8021 0720 PAYROLL  
0720

**\$31,452.<sup>11</sup>**  
Available Balance as of Apr 01, 2019

R8021 2286 APPARATUS  
2286

**\$56,998.<sup>27</sup>**  
Available Balance as of Apr 01, 2019

R8021 2294 EQUIPMENT  
2294

**\$3,363.<sup>11</sup>**  
Available Balance as of Apr 01, 2019

R8021 2302 EMERGENCY  
2302

**\$25,070.<sup>44</sup>**  
Available Balance as of Apr 01, 2019

R8021 2310 CAPITAL IMPR...  
2310

**\$514,277.<sup>18</sup>**  
Available Balance as of Apr 01, 2019



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

Business Banking Statement  
March 31, 2019  
page 1 of 4

0712

13 X 81 00013 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)

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*Enroll in Online Banking today at [Key.com](http://Key.com).  
Access your available accounts, transfer funds and view your transactions right from your PC.*

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## KeyNotes

### **IMPORTANT NOTICE OF CHANGE TO YOUR BUSINESS SAVINGS AND/OR CHECKING ACCOUNT FEES AND DISCLOSURES**

*Effective March 15, 2019, we will be implementing enhancements to the way interest rates are determined that will be based on a number of factors as described below. Please note that if this impacts you, your rates will not be changed until April 1, 2019. Also described below are the requirements to receive Full Relationship interest rates. Therefore, the following paragraph which includes the new information and will replace the first paragraph in the Interest Rates & Payments section of the Business Savings Account Fees and Disclosures provided to you when you opened your applicable Business Gold Money Market Savings, Business Silver Money Market Savings, Business Platinum Money Market Savings, Business Saver, Business Major Saver or Small Business Checking Interest Checking Account, as amended.*

#### *Interest Rates & Payments*

*All savings accounts pay interest at a variable rate and rates may vary based on the balance in your Account. Refer to the Interest Rate and Annual Percentage Yield (APY) chart for interest rate and APY information pertaining to your Account. We may change the interest rate and APY at our discretion and as often as daily. There are no limits on the amount that the interest rate or APY may change. The interest rate and APY for this Account may vary based on multiple factors including, but not limited to: your overall relationship with the bank as defined by other Accounts you have, the balances in all of your Accounts, Account location, Account usage and other bank services you use. At any time after Account opening or if applicable, when the Promotional Variable Interest Rate period expires, you may be eligible for a KeyBank Relationship interest rate. To receive a KeyBank Relationship interest rate on this Account, you must open and/or maintain a business checking account and you must have five client initiated deposits and five client initiated withdrawals per calendar month and have a business credit product (includes all Business Loans and Lines excluding Overdraft Lines of Credit and Cash Reserve Credit) and have a payment product (includes all Business Credit Cards, Merchant Services or Cash Management products excluding: Sweep Accounts and Zero Balance Accounts where funds are swept into Mutual Fund accounts or via an Automated Repurchase Agreement Sweep*

0712

**KeyNotes** (con't)

program, and also excluding the Foreign Exchange services portion of International Services. Current Cash Management Products included are: Account Reconciliation, ACH Originating & Special Services, AP Automation, Check Imaging Services, Check Outsourcing, Consolidate Payables, Controlled Disbursement, Corporate Reloadable, Deposit Concentration, Digital Services, E-Bill & Collect, EDI Services, Electronic Lockbox, File Services, International Services, Key Capture, Key Image Cash Letter, Key Total Invoice, KeyPatient POS, KeyPay, Lockbox, Payment Management, Positive Pay, Pre-Encoded Deposits, Sweep accounts, Vault Services, Wire-Outgoing, Zero Balance Account.). Examples of client-initiated deposits include direct deposit, branch, ATM or mobile deposit or ACH credit and examples of client-initiated withdrawals include bill pay transactions, branch withdrawals, checks, debit card or ACH debit. Your Account will begin to earn interest at the KeyBank Relationship interest rate during the first full week of the month following the month you meet these requirements. If you were earning interest at a KeyBank Relationship interest rate, then fail to meet one of the requirements, your interest rate will revert to the current variable interest rate in effect at that time during the first full week of the following month. To find out what the current KeyBank Relationship interest rates and APYs are, contact your local branch.

If you have any questions about these enhancements, please contact your nearest KeyCenter or call 1-888-KEY4BIZ@ (1-888-539-4249).

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised Business Savings Account Fees and Disclosures is available at any local KeyBank branch.

KeyBank Business Interest Checking  
CHARLTON FIRE DISTRICT #1  
OPERATING ACCOUNT

0712

Beginning balance 2-28-19	\$66,747.33
1 Addition	+5,000.00
22 Subtractions	-42,239.06
Interest paid	+4.71
Net fees and charges	-3.50
<b>Ending balance 3-31-19</b>	<b>\$29,509.48</b>

**Additions**

Deposits	Date	Serial #	Source	
	3-22		Deposit Branch 0081 New York	\$5,000.00
<b>Total additions</b>				<b>\$5,000.00</b>

**Subtractions**

Paper Checks \* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7797	3-11	\$426.36	7798	3-15	35.00	7799	3-11	644.00



10712

## Subtractions

(con't)

Paper Checks \* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7800	3-20	2,376.14	7804	3-12	275.00	7807	3-18	262.11
7801	3-13	35.00	7805	3-8	8,000.00	7808	3-11	261.66
7802	3-8	6,449.00	7806	3-12	1,932.50	7809	3-15	19,541.94
7803	3-8	718.20						
Paper Checks Paid								\$40,956.91

Withdrawals	Date	Serial #	Location	Amount
	3-6		Bill Pay:Atypica Inc. Cvfd-1 Jbpcwr15	\$60.00
	3-6		Bill Pay:Verizon 518399 7B1Ctr15	60.50
	3-6		Bill Pay:Time Warner Cable 106007 Pbmc2Rr5	86.97
	3-6		Bill Pay:Waste Connections 6910-1 Hbxcor15	97.00
	3-6		Bill Pay:Kevin G Riehl N/A Kb2Cgrr5	100.00
	3-6		Bill Pay:Dean DE Capria N/A 1B2C5Rr5	100.00
	3-6		Bill Pay:Town of Charlton N/A Xbyc6Rr5	100.91
	3-6		Bill Pay:National Grid 51564- Qbjcrr5	416.77
	3-21		Bill Pay:Tri City Janitoria N/A Hbtcvraz	260.00
Total subtractions				\$42,239.06

## Interest earned

Annual percentage yield (APY) earned	0.13%
Number of days this statement period	31
Interest paid 3-29-19	\$4.71
Interest earned this statement period	\$4.70
Interest paid year-to-date	\$24.43
Interest earned (2018)	\$248.78

## Fees and charges

Date		Quantity	Unit Charge	
3-29-19	Imaged Items With Statement Charge	1	3.50	-\$3.50
3-29-19	Duplicate Statement Service Charge	1	5.00	-5.00
3-29-19	Service Charge Waive To Relationship Pricing	1	5.00	+5.00
3-29-19	Paper Statement Fee	1	3.00	-3.00
3-29-19	Service Charge Waive To Relationship Pricing	1	3.00	+3.00
Fees and charges assessed this period				-\$3.50

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

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

- 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.

Enter into your check register and SUBTRACT:

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

Enter into your check register and ADD:

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

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

  

<b>⑤</b>	List any deposits from your check register that are <i>not</i> shown on your statement.
Date	Amount
TOTAL →	\$

  

<b>⑥</b>	Enter ending balance shown on your statement.
\$	

  

<b>⑦</b>	Add 5 and 6 and enter total here.
\$	

  

<b>⑧</b>	Enter total from 4.
\$	

  

<b>⑨</b>	Subtract 8 from 7 and enter difference here.
\$	

This amount should agree with your check register balance.

11:11 AM

04/01/19

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
0712 OPERATING, Period Ending 03/31/2019

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	Mar 31, 19	
Beginning Balance		66,747.33
Cleared Transactions		
Checks and Payments - 25 items	-42,250.56	
Deposits and Credits - 4 items	5,012.71	
Total Cleared Transactions	-37,237.85	
Cleared Balance		29,509.48
Register Balance as of 03/31/2019		29,509.48
Ending Balance		29,509.48

11:11 AM

04/01/19

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
**0712 OPERATING, Period Ending 03/31/2019**

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						66,747.33
Cleared Transactions						
Checks and Payments - 25 items						
Check	03/05/2019	7805	HUEBER-BREUER ...	X	-8,000.00	-8,000.00
Check	03/05/2019	7802	H2M ARCHITECTS ...	X	-6,449.00	-14,449.00
Check	03/05/2019	7800	CHARLTON VOL FI...	X	-2,376.14	-16,825.14
Check	03/05/2019	7806	NAPIERALA CONS...	X	-1,932.50	-18,757.64
Check	03/05/2019	7803	MAIL 'N' MORE	X	-718.20	-19,475.84
Check	03/05/2019	7799	Gibby's Professional...	X	-644.00	-20,119.84
Check	03/05/2019	7797	THE GAZETTE	X	-426.36	-20,546.20
Check	03/05/2019	7804	ELECTRONIC OFFI...	X	-275.00	-20,821.20
Check	03/05/2019	7807	FASNY FCU CARD...	X	-262.11	-21,083.31
Check	03/05/2019	7808	MCKESSON/MOOR...	X	-261.66	-21,344.97
Check	03/05/2019	7801	MES	X	-35.00	-21,379.97
Check	03/05/2019	7798	SCOTIA LINEN	X	-35.00	-21,414.97
Check	03/06/2019		NATIONAL GRID	X	-416.77	-21,831.74
Check	03/06/2019		TOWN OF CHARLT...	X	-100.91	-21,932.65
Check	03/06/2019		KEVIN RIEHL	X	-100.00	-22,032.65
Check	03/06/2019		DEAN DECAPRIA	X	-100.00	-22,132.65
Check	03/06/2019		COUNTY WASTE	X	-97.00	-22,229.65
Check	03/06/2019		TIME WARNER	X	-86.97	-22,316.62
Check	03/06/2019		VERIZON	X	-60.50	-22,377.12
Check	03/06/2019		Atypica Inc.	X	-60.00	-22,437.12
Check	03/07/2019	7809	AMSURE	X	-19,541.94	-41,979.06
Check	03/21/2019		TRI CITY JANITORI...	X	-260.00	-42,239.06
Check	03/29/2019		DUPLICATE STMT ...	X	-5.00	-42,244.06
Check	03/29/2019		IMAGED ITEMS WI...	X	-3.50	-42,247.56
Check	03/29/2019		PAPER STATEMEN...	X	-3.00	-42,250.56
Total Checks and Payments					-42,250.56	-42,250.56
Deposits and Credits - 4 items						
Deposit	03/22/2019		Deposit	X	5,000.00	5,000.00
Deposit	03/29/2019		KEYBANK	X	3.00	5,003.00
Deposit	03/29/2019		INTEREST PAYMENT	X	4.71	5,007.71
Deposit	03/29/2019		KEYBANK	X	5.00	5,012.71
Total Deposits and Credits					5,012.71	5,012.71
Total Cleared Transactions					-37,237.85	-37,237.85
Cleared Balance					-37,237.85	29,509.48
Register Balance as of 03/31/2019					-37,237.85	29,509.48
Ending Balance					-37,237.85	29,509.48



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

Business Banking Statement  
March 31, 2019  
page 1 of 4

.0720

X 81 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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*Enroll in Online Banking today at Key.com.*

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

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## KeyNotes

### *IMPORTANT NOTICE OF CHANGE TO YOUR BUSINESS SAVINGS AND/OR CHECKING ACCOUNT FEES AND DISCLOSURES*

*Effective March 15, 2019, we will be implementing enhancements to the way interest rates are determined that will be based on a number of factors as described below. Please note that if this impacts you, your rates will not be changed until April 1, 2019. Also described below are the requirements to receive Full Relationship interest rates. Therefore, the following paragraph which includes the new information and will replace the first paragraph in the Interest Rates & Payments section of the Business Savings Account Fees and Disclosures provided to you when you opened your applicable Business Gold Money Market Savings, Business Silver Money Market Savings, Business Platinum Money Market Savings, Business Saver, Business Major Saver or Small Business Checking Interest Checking Account, as amended.*

#### *Interest Rates & Payments*

*All savings accounts pay interest at a variable rate and rates may vary based on the balance in your Account. Refer to the Interest Rate and Annual Percentage Yield (APY) chart for interest rate and APY information pertaining to your Account. We may change the interest rate and APY at our discretion and as often as daily. There are no limits on the amount that the interest rate or APY may change. The interest rate and APY for this Account may vary based on multiple factors including, but not limited to: your overall relationship with the bank as defined by other Accounts you have, the balances in all of your Accounts, Account location, Account usage and other bank services you use. At any time after Account opening or if applicable, when the Promotional Variable Interest Rate period expires, you may be eligible for a KeyBank Relationship interest rate. To receive a KeyBank Relationship interest rate on this Account, you must open and/or maintain a business checking account and you must have five client initiated deposits and five client initiated withdrawals per calendar month and have a business credit product (includes all Business Loans and Lines excluding Overdraft Lines of Credit and Cash Reserve Credit) and have a payment product (includes all Business Credit Cards, Merchant Services or Cash Management products excluding: Sweep Accounts and Zero Balance Accounts where funds are swept into Mutual Fund accounts or via an Automated Repurchase Agreement Sweep*

.0720

## KeyNotes (con't)

program, and also excluding the Foreign Exchange services portion of International Services. Current Cash Management Products included are: Account Reconciliation, ACH Originating & Special Services, AP Automation, Check Imaging Services, Check Outsourcing, Consolidate Payables, Controlled Disbursement, Corporate Reloadable, Deposit Concentration, Digital Services, E-Bill & Collect, EDI Services, Electronic Lockbox, File Services, International Services, Key Capture, Key Image Cash Letter, Key Total Invoice, KeyPatient POS, KeyPay, Lockbox, Payment Management, Positive Pay, Pre-Encoded Deposits, Sweep accounts, Vault Services, Wire-Outgoing, Zero Balance Account.). Examples of client-initiated deposits include direct deposit, branch, ATM or mobile deposit or ACH credit and examples of client-initiated withdrawals include bill pay transactions, branch withdrawals, checks, debit card or ACH debit. Your Account will begin to earn interest at the KeyBank Relationship interest rate during the first full week of the month following the month you meet these requirements. If you were earning interest at a KeyBank Relationship interest rate, then fail to meet one of the requirements, your interest rate will revert to the current variable interest rate in effect at that time during the first full week of the following month. To find out what the current KeyBank Relationship interest rates and APYs are, contact your local branch.

If you have any questions about these enhancements, please contact your nearest KeyCenter or call 1-888-KEY4BIZ@ (1-888-539-4249).

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised Business Savings Account Fees and Disclosures is available at any local KeyBank branch.

KeyBank Business Interest Checking  
CHARLTON FIRE DISTRICT #1  
PAYROLL ACCOUNT

10720

Beginning balance 2-28-19	\$33,885.63
3 Subtractions	-2,437.15
Interest paid	+3.63
<b>Ending balance 3-31-19</b>	<b>\$31,452.11</b>

## Subtractions

Withdrawals	Date	Serial #	Location	
	3-1		Bill Pay:First New York Fcu 108600 Mbkcvc11N	\$588.65
	3-1		Bill Pay:Sunmark Federal Cr 124890 6Bqc912N	1,308.60
	3-11		Direct Withdrawal, lrs Usatxpymt	539.90
<b>Total subtractions</b>				<b>\$2,437.15</b>

## Interest earned

Annual percentage yield (APY) earned	0.13%
Number of days this statement period	31
Interest paid 3-29-19	\$3.63



10720

Interest  
earned  
(con't)

Interest earned this statement period	\$3.62
Interest paid year-to-date	\$7.69
Interest earned (2018)	\$26.69

Fees and  
charges

Date		Quantity	Unit Charge	
3-29-19	Duplicate Statement Service Charge	1	5.00	-\$5.00
3-29-19	Service Charge Waive To Relationship Pricing	1	5.00	+5.00
3-29-19	Paper Statement Fee	1	3.00	-3.00
3-29-19	Service Charge Waive To Relationship Pricing	1	3.00	+3.00
Fees and charges this period				\$0.00

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

...and the *OP* writes:

\* 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.

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.

Enter into your check register and SUBTRACT:

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

Enter into your check register and ADD:

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

[illegible]

11:12 AM

04/01/19

CHARLTON FIRE DISTRICT #1  
Reconciliation Summary  
0720 PAYROLL, Period Ending 03/31/2019

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	Mar 31, 19
Beginning Balance	33,885.63
Cleared Transactions	
Checks and Payments - 5 items	-2,445.15
Deposits and Credits - 3 items	11.63
Total Cleared Transactions	-2,433.52
Cleared Balance	31,452.11
Register Balance as of 03/31/2019	31,452.11
Ending Balance	31,452.11

11:12 AM

04/01/19

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
**0720 PAYROLL, Period Ending 03/31/2019**

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						33,885.63
Cleared Transactions						
Checks and Payments - 5 items						
Check	03/01/2019		ANDREW G. LA PA...	X	-1,308.60	-1,308.60
Check	03/01/2019		Sharon B Cronin	X	-588.65	-1,897.25
Check	03/11/2019		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	03/29/2019		DUPLICATE STMT ...	X	-5.00	-2,442.15
Check	03/29/2019		PAPER STATEMEN...	X	-3.00	-2,445.15
Total Checks and Payments					-2,445.15	-2,445.15
Deposits and Credits - 3 items						
Deposit	03/29/2019		KEYBANK	X	3.00	3.00
Deposit	03/29/2019		INTEREST PAYMENT	X	3.63	6.63
Deposit	03/29/2019		KEYBANK	X	5.00	11.63
Total Deposits and Credits					11.63	11.63
Total Cleared Transactions					-2,433.52	-2,433.52
Cleared Balance					-2,433.52	31,452.11
Register Balance as of 03/31/2019					-2,433.52	31,452.11
Ending Balance					-2,433.52	31,452.11



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

Business Banking Statement  
March 31, 2019  
page 1 of 3

2286

T 81 00000 R EM T1

CHARLTON FIRE DISTRICT #1  
APPARATUS CAPITAL RESERVE  
PO BOX 1369  
BALLSTON LAKE NY 12019-0369

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

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## KeyNotes

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#### *Interest Rates & Payments*

*All savings accounts pay interest at a variable rate and rates may vary based on the balance in your Account. Refer to the Interest Rate and Annual Percentage Yield (APY) chart for interest rate and APY information pertaining to your Account. We may change the interest rate and APY at our discretion and as often as daily. There are no limits on the amount that the interest rate or APY may change. The interest rate and APY for this Account may vary based on multiple factors including, but not limited to: your overall relationship with the bank as defined by other Accounts you have, the balances in all of your Accounts, Account location, Account usage and other bank services you use. At any time after Account opening or if applicable, when the Promotional Variable Interest Rate period expires, you may be eligible for a KeyBank Relationship interest rate. To receive a KeyBank Relationship interest rate on this Account, you must open and/or maintain a business checking account and you must have five client initiated deposits and five client initiated withdrawals per calendar month and have a business credit product (includes all Business Loans and Lines excluding Overdraft Lines of Credit and Cash Reserve Credit) and have a payment product (includes all Business Credit Cards, Merchant Services or Cash Management products excluding: Sweep Accounts and Zero Balance Accounts where funds are swept into Mutual Fund accounts or via an Automated Repurchase Agreement Sweep*

2286

**KeyNotes** (con't)

*program, and also excluding the Foreign Exchange services portion of International Services. Current Cash Management Products included are: Account Reconciliation, ACH Originating & Special Services, AP Automation, Check Imaging Services, Check Outsourcing, Consolidate Payables, Controlled Disbursement, Corporate Reloadable, Deposit Concentration, Digital Services, E-Bill & Collect, EDI Services, Electronic Lockbox, File Services, International Services, Key Capture, Key Image Cash Letter, Key Total Invoice, KeyPatient POS, KeyPay, Lockbox, Payment Management, Positive Pay, Pre-Encoded Deposits, Sweep accounts, Vault Services, Wire-Outgoing, Zero Balance Account.). Examples of client-initiated deposits include direct deposit, branch, ATM or mobile deposit or ACH credit and examples of client-initiated withdrawals include bill pay transactions, branch withdrawals, checks, debit card or ACH debit. Your Account will begin to earn interest at the KeyBank Relationship interest rate during the first full week of the month following the month you meet these requirements. If you were earning interest at a KeyBank Relationship interest rate, then fail to meet one of the requirements, your interest rate will revert to the current variable interest rate in effect at that time during the first full week of the following month. To find out what the current KeyBank Relationship interest rates and APYs are, contact your local branch.*

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

2286

Beginning balance 2-28-19	\$56,995.69
Interest paid	+2.58
<b>Ending balance 3-31-19</b>	<b>\$56,998.27</b>

**Interest  
 earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 3-29-19	\$2.58
Interest earned this statement period	\$2.57
Interest paid year-to-date	\$7.18
Interest earned (2018)	\$39.22

page 3 of 3

11:13 AM

04/01/19

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
2286 APPARATUS, Period Ending 02/28/2019

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	Feb 28, 19
Beginning Balance	56,995.69
Cleared Transactions	
Deposits and Credits - 1 item	2.58
Total Cleared Transactions	2.58
Cleared Balance	56,998.27
Register Balance as of 02/28/2019	56,998.27
Ending Balance	56,998.27



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

Business Banking Statement  
March 31, 2019  
page 1 of 3

:2294

T 81 00000 R EM T1

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

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

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2294

**KeyNotes** (con't)

program, and also excluding the Foreign Exchange services portion of International Services. Current Cash Management Products included are: Account Reconciliation, ACH Originating & Special Services, AP Automation, Check Imaging Services, Check Outsourcing, Consolidate Payables, Controlled Disbursement, Corporate Reloadable, Deposit Concentration, Digital Services, E-Bill & Collect, EDI Services, Electronic Lockbox, File Services, International Services, Key Capture, Key Image Cash Letter, Key Total Invoice, KeyPatient POS, KeyPay, Lockbox, Payment Management, Positive Pay, Pre-Encoded Deposits, Sweep accounts, Vault Services, Wire-Outgoing, Zero Balance Account.). Examples of client-initiated deposits include direct deposit, branch, ATM or mobile deposit or ACH credit and examples of client-initiated withdrawals include bill pay transactions, branch withdrawals, checks, debit card or ACH debit. Your Account will begin to earn interest at the KeyBank Relationship interest rate during the first full week of the month following the month you meet these requirements. If you were earning interest at a KeyBank Relationship interest rate, then fail to meet one of the requirements, your interest rate will revert to the current variable interest rate in effect at that time during the first full week of the following month. To find out what the current KeyBank Relationship interest rates and APYs are, contact your local branch.

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Key Business Silver Money Market Svgs  
CHARLTON FIRE DISTRICT #1  
EQUIPMENT CAPITAL RESERVES

.2294

Beginning balance 2-28-19	\$3,362.97
Interest paid	+0.14
<b>Ending balance 3-31-19</b>	<b>\$3,363.11</b>

**Interest earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 3-29-19	\$0.14
Interest earned this statement period	\$0.14
Interest paid year-to-date	\$0.41
Interest earned (2018)	\$47.99

## 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.

Enter into your check register and SUBTRACT:

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

Enter into your check register and ADD:

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

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

<b>⑤</b>	List any deposits from your check register that are <i>not</i> shown on your statement.
Date	Amount
TOTAL →	\$

<b>⑥</b>	Enter ending balance shown on your statement.
\$	

<b>⑦</b>	Add 5 and 6 and enter total here.
\$	

<b>⑧</b>	Enter total from 4.
\$	

<b>⑨</b>	Subtract 8 from 7 and enter difference here.
\$	

This amount should agree with your check register balance.	
--	--

11:14 AM

04/01/19

CHARLTON FIRE DISTRICT #1  
**Reconciliation Summary**  
2294 EQUIPMENT, Period Ending 04/01/2019

---

	Apr 1, 19
Beginning Balance	3,362.97
Cleared Transactions	
Deposits and Credits - 1 item	0.14
Total Cleared Transactions	0.14
Cleared Balance	3,363.11
Register Balance as of 04/01/2019	3,363.11
Ending Balance	3,363.11



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

**Business Banking Statement**  
**March 31, 2019**  
page 1 of 3

:2302

T 81 00000 R EM T1

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

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

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## KeyNotes

### *IMPORTANT NOTICE OF CHANGE TO YOUR BUSINESS SAVINGS AND/OR CHECKING ACCOUNT FEES AND DISCLOSURES*

*Effective March 15, 2019, we will be implementing enhancements to the way interest rates are determined that will be based on a number of factors as described below. Please note that if this impacts you, your rates will not be changed until April 1, 2019. Also described below are the requirements to receive Full Relationship interest rates. Therefore, the following paragraph which includes the new information and will replace the first paragraph in the Interest Rates & Payments section of the Business Savings Account Fees and Disclosures provided to you when you opened your applicable Business Gold Money Market Savings, Business Silver Money Market Savings, Business Platinum Money Market Savings, Business Saver, Business Major Saver or Small Business Checking Interest Checking Account, as amended.*

#### *Interest Rates & Payments*

*All savings accounts pay interest at a variable rate and rates may vary based on the balance in your Account. Refer to the Interest Rate and Annual Percentage Yield (APY) chart for interest rate and APY information pertaining to your Account. We may change the interest rate and APY at our discretion and as often as daily. There are no limits on the amount that the interest rate or APY may change. The interest rate and APY for this Account may vary based on multiple factors including, but not limited to: your overall relationship with the bank as defined by other Accounts you have, the balances in all of your Accounts, Account location, Account usage and other bank services you use. At any time after Account opening or if applicable, when the Promotional Variable Interest Rate period expires, you may be eligible for a KeyBank Relationship interest rate. To receive a KeyBank Relationship interest rate on this Account, you must open and/or maintain a business checking account and you must have five client initiated deposits and five client initiated withdrawals per calendar month and have a business credit product (includes all Business Loans and Lines excluding Overdraft Lines of Credit and Cash Reserve Credit) and have a payment product (includes all Business Credit Cards, Merchant Services or Cash Management products excluding: Sweep Accounts and Zero Balance Accounts where funds are swept into Mutual Fund accounts or via an Automated Repurchase Agreement Sweep*

2302

**KeyNotes** (con't)

*program, and also excluding the Foreign Exchange services portion of International Services. Current Cash Management Products included are: Account Reconciliation, ACH Originating & Special Services, AP Automation, Check Imaging Services, Check Outsourcing, Consolidate Payables, Controlled Disbursement, Corporate Reloadable, Deposit Concentration, Digital Services, E-Bill & Collect, EDI Services, Electronic Lockbox, File Services, International Services, Key Capture, Key Image Cash Letter, Key Total Invoice, KeyPatient POS, KeyPay, Lockbox, Payment Management, Positive Pay, Pre-Encoded Deposits, Sweep accounts, Vault Services, Wire-Outgoing, Zero Balance Account.). Examples of client-initiated deposits include direct deposit, branch, ATM or mobile deposit or ACH credit and examples of client-initiated withdrawals include bill pay transactions, branch withdrawals, checks, debit card or ACH debit. Your Account will begin to earn interest at the KeyBank Relationship interest rate during the first full week of the month following the month you meet these requirements. If you were earning interest at a KeyBank Relationship interest rate, then fail to meet one of the requirements, your interest rate will revert to the current variable interest rate in effect at that time during the first full week of the following month. To find out what the current KeyBank Relationship interest rates and APYs are, contact your local branch.*

*If you have any questions about these enhancements, please contact your nearest KeyCenter or call 1-888-KEY4BIZ@ (1-888-539-4249).*

*Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised Business Savings Account Fees and Disclosures is available at any local KeyBank branch.*

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

2302

Beginning balance 2-28-19	\$25,069.31
Interest paid	+1.13
<b>Ending balance 3-31-19</b>	<b>\$25,070.44</b>

**Interest  
 earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 3-29-19	\$1.13
Interest earned this statement period	\$1.13
Interest paid year-to-date	\$3.16
Interest earned (2018)	\$12.53

## 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.

Enter into your check register and SUBTRACT:

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

Enter into your check register and ADD:

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

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

  

⑤	List any deposits from your check register that are <i>not</i> shown on your statement.	
Date	Amount	
TOTAL →	\$	

  

⑥	Enter ending balance shown on your statement.
\$	

  

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.	

11:15 AM

04/01/19

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
2302 EMERGENCY, Period Ending 03/31/2019

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	Mar 31, 19
Beginning Balance	25,069.31
Cleared Transactions	
Deposits and Credits - 1 item	1.13
Total Cleared Transactions	1.13
Cleared Balance	25,070.44
Register Balance as of 03/31/2019	25,070.44
Ending Balance	25,070.44



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

Business Banking Statement  
March 31, 2019  
page 1 of 3

12310

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

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

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Enroll in Online Banking today at [Key.com](http://Key.com).  
Access your available accounts, transfer funds and view your transactions right from your PC.

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12310

**KeyNotes** (con't)

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Key Business Silver Money Market Svgs  
 CHARLTON FIRE DISTRICT #1  
 CAPITAL IMPROVEMENTS RESERVES

12310

Beginning balance 2-28-19	\$514,253.93
Interest paid	+23.25
<b>Ending balance 3-31-19</b>	<b>\$514,277.18</b>

**Interest  
 earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 3-29-19	\$23.25
Interest earned this statement period	\$23.24
Interest paid year-to-date	\$54.37
Interest earned (2018)	\$130.10



11:16 AM

04/01/19

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
2310 CAPITAL IMPROVEMENTS, Period Ending 03/31/2019

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	Mar 31, 19
Beginning Balance	514,253.93
Cleared Transactions	
Deposits and Credits - 1 item	23.25
Total Cleared Transactions	23.25
Cleared Balance	514,277.18
Register Balance as of 03/31/2019	514,277.18
Ending Balance	514,277.18

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

January through March 2019

Cash Basis

	Jan - Mar 19	Budget	\$ Over Budget	% of Budget
<b>Income</b>				
A1001 REAL PROP TXS	0.00	0.00	0.00	0.0%
A1001 REAL PROPERTY TAXES				
REAL PROPERTY TAXES	300,016.10	300,016.00	0.10	100.0%
<b>Total A1001 REAL PROPERTY TAXES</b>	<b>300,016.10</b>	<b>300,016.00</b>	<b>0.10</b>	<b>100.0%</b>
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS CHECKING	7.69			
INTEREST & EARNINGS INVESTMENTS	859.44			
INTEREST & EARNINGS OPERATING	24.43			
INTEREST & EARNINGS OTHER ACCTS	65.12			
A2401 INTEREST & EARNINGS - Other	0.00	500.00	-500.00	0.0%
<b>Total A2401 INTEREST &amp; EARNINGS</b>	<b>956.68</b>	<b>500.00</b>	<b>456.68</b>	<b>191.3%</b>
A2665 SALES OF PROPERTY				
SALE OF EQUIPMENT	5,000.00			
<b>Total A2665 SALES OF PROPERTY</b>	<b>5,000.00</b>			
<b>Total Income</b>	<b>305,972.78</b>	<b>300,516.00</b>	<b>5,456.78</b>	<b>101.8%</b>
<b>Gross Profit</b>	<b>305,972.78</b>	<b>300,516.00</b>	<b>5,456.78</b>	<b>101.8%</b>
<b>Expense</b>				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	564.00			
FICA EMPLOYEE	427.80			
MEDICARE EMPLOYEE	100.05			
NYS INCOME TAX	116.40			
SECRETARY WAGES	1,765.95	8,400.00	-6,634.05	21.0%
TREASURER WAGES	3,925.80	19,200.00	-15,274.20	20.4%
<b>Total PERSONAL SERVICES</b>	<b>6,900.00</b>	<b>27,600.00</b>	<b>-20,700.00</b>	<b>25.0%</b>
<b>Total A34101 FIRE PER SVC</b>	<b>6,900.00</b>	<b>27,600.00</b>	<b>-20,700.00</b>	<b>25.0%</b>
A34102 FIRE, EQUIP & CAP OUTLAY				
BUILDING IMPROVEMENTS	28,179.81			
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	60.07	3,000.00	-2,939.93	2.0%
HOSE REPLACEMENT	0.00	800.00	-800.00	0.0%
PERSONAL PROTECTIVE EQUIP	77,705.00	6,000.00	71,705.00	1,295.1%
<b>Total EQUIPMENT</b>	<b>77,765.07</b>	<b>12,800.00</b>	<b>64,965.07</b>	<b>607.5%</b>
<b>Total A34102 FIRE, EQUIP &amp; CAP OUTLAY</b>	<b>105,944.88</b>	<b>12,800.00</b>	<b>93,144.88</b>	<b>827.7%</b>
A34104 FIRE PROTECTION				
ANNUAL AUDIT	0.00	4,000.00	-4,000.00	0.0%
APPARATUS MAINT/REPAIR	472.64	15,000.00	-14,527.36	3.2%
ASSOCIATION DUES	550.00	200.00	350.00	275.0%
BANK FEES	10.50	300.00	-289.50	3.5%
BUILDING & GROUNDS MAINTENANCE	885.00	4,800.00	-3,915.00	18.4%
BUILDING & GROUNDS REPAIRS	0.00	4,300.00	-4,300.00	0.0%
COMMISSIONER TRAINING	100.00	300.00	-200.00	33.3%
DATA ENTRY-INCIDENT REPORTING	0.00	2,500.00	-2,500.00	0.0%
ELECTRIC & GAS	1,238.93	4,000.00	-2,761.07	31.0%
EMS SUPPLIES	446.66	2,000.00	-1,553.34	22.3%
EMS TRAINING	0.00	500.00	-500.00	0.0%
EQUIPMENT MAINT/REPAIR	58.23	1,000.00	-941.77	5.8%
FIRE PREVENTION	2,376.14	3,000.00	-623.86	79.2%
FIREFIGHTER PHYSICAL EXAMS	0.00	7,000.00	-7,000.00	0.0%
FIREFIGHTER TRAINING	0.00	1,000.00	-1,000.00	0.0%
FIREMATIC & REHAB SUPPLIES	0.00	600.00	-600.00	0.0%
FOAM	0.00	50.00	-50.00	0.0%
FOOD REIMBURSEMENTS	29.52	300.00	-270.48	9.8%
FUEL - BUILDING	758.41	4,000.00	-3,241.59	19.0%
FUEL - TRUCKS	490.84	3,500.00	-3,009.16	14.0%
HOSE/LADDER TESTING	0.00	1,000.00	-1,000.00	0.0%
INSPECTION OF DEPARTMENT	54.00	7,000.00	-6,946.00	0.8%
INSURANCE	22,692.94	20,000.00	2,692.94	113.5%
INTERIOR FIREFIGHTING FIT TRAIN	644.00	800.00	-156.00	80.5%
LEGAL SERVICES	0.00	3,000.00	-3,000.00	0.0%
MISCELLANEOUS	347.29	500.00	-152.71	69.5%

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

January through March 2019

Cash Basis

	Jan - Mar 19	Budget	\$ Over Budget	% of Budget
PAGER REPAIR BATTERIES	0.00	1,200.00	-1,200.00	0.0%
PHYSICAL FITNESS	300.00	800.00	-500.00	37.5%
POSTAGE	341.00	400.00	-59.00	85.3%
PRINTING & SUPPLIES	427.51	800.00	-372.49	53.4%
PUBLIC NOTICES	0.00	200.00	-200.00	0.0%
SCBA PACK TESTING	0.00	1,000.00	-1,000.00	0.0%
TELEPHONE & CABLE	956.37	2,500.00	-1,543.63	38.3%
WASTE DISPOSAL	291.00	800.00	-509.00	36.4%
WATER	208.54	500.00	-291.46	41.7%
WEBSITE ADMINISTRATION	60.00	200.00	-140.00	30.0%
<b>Total A34104 FIRE PROTECTION</b>	<b>33,739.52</b>	<b>99,050.00</b>	<b>-65,310.48</b>	<b>34.1%</b>
<b>A90308 SOCIAL SECURITY</b>				
FICA EMPLOYER	427.80	400.00	-299.95	25.0%
MEDICARE EMPLOYER	100.05	1,800.00	-1,800.00	0.0%
A90308 SOCIAL SECURITY - Other	0.00			
<b>Total A90308 SOCIAL SECURITY</b>	<b>527.85</b>	<b>2,200.00</b>	<b>-1,672.15</b>	<b>24.0%</b>
<b>A99019 INTERFUND TRANSFERS</b>				
TO APPARATUS CAPITAL RESERVES	0.00	50,000.00	-50,000.00	0.0%
TO CAPITAL IMPROVEMENT RESERVES	0.00	108,866.00	-108,866.00	0.0%
TO PAYROLL ACCOUNT	0.00			
<b>Total A99019 INTERFUND TRANSFERS</b>	<b>0.00</b>	<b>158,866.00</b>	<b>-158,866.00</b>	<b>0.0%</b>
<b>Total Expense</b>	<b>147,112.25</b>	<b>300,516.00</b>	<b>-153,403.75</b>	<b>49.0%</b>
<b>Net Income</b>	<b>158,860.53</b>	<b>0.00</b>	<b>158,860.53</b>	<b>100.0%</b>