

Charlton Fire District Meeting Minutes

July 11, 2019

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on July 11, 2019 at 7:00 p.m.

PRESENT: Bob LeGere, Kevin Loukes, Steve Eichfeld, Leland Roden Sharon Cronin (Secretary), Andy La Patra (Treasurer)

ABSENT: Jeff Voigt

1. Approval of Agenda

Motion to approve the agenda was made by Bob LeGere and seconded by Kevin Loukes. Approved 4-0.

2. Approval of Minutes

Motion to approve last month's meeting minutes made by Steve Eichfeld and seconded by Bob LeGere. Approved 4-0.

3. Chairman's Report

Nothing to report

4. Treasurer's Report

- a. Treasurer's Report presented by Andy LaPatra.
- b. Review and audit of bills.
- c. Operating Account: \$58,194.32
Payroll Account: \$22,136.03
Apparatus Capital Reserve: \$57,012.48
Equipment Capital Reserve: \$8,695.23
Emergency Capital Reserve: \$25,076.69
Capital Improvement Reserve: \$431,564.04

Investments

Apparatus: \$98,094.44

Total ending on July 11, 2019: \$602,678.79

- d. Treasurer requested approval to transfer \$141,000 from the capital improvements account to the operating account.

Motion to pay outstanding bills was made by Leland Roden and seconded by Steve Eichfeld. Approved 4-0.

Motion to approve the Treasurer's report made by Kevin Loukes and seconded by Bob LeGere. Approved 4-0.

Motion to approve the transfer \$141,000 from the capital improvement account to the operating account made by Steve Eichfeld and seconded by Bob LeGere. Approved 4-0.

5. New Business

Bob Legere updated the board on the status of the new firehouse construction project.
Everything to date is on schedule.

6. Privilege of the Floor

Nothing to report

7. Adjournment

Motion to adjourn made by Steve Eichfeld and seconded by Leland Roden 7:30 p.m.
Approved 4-0.

4:21 PM

07/10/19

Cash Basis

CHARLTON FIRE DISTRICT #1

Profit & Loss

June 2019

	Jun 19	May 19	\$ Change
Income			
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS INVESTMEN...	0.00	1,106.15	-1,106.1
INTEREST & EARNINGS CHECKING	2.72	3.06	-0.3
INTEREST & EARNINGS OPERATING	7.70	6.05	1.6
INTEREST & EARNINGS OTHER ACC...	42.93	45.52	-2.5
Total A2401 INTEREST & EARNINGS	53.35	1,160.78	-1
Total Income	53.35	1,160.78	-1
Gross Profit	53.35	1,160.78	-1
Expense			
A90308 SOCIAL SECURITY			
MEDICARE EMPLOYER	33.35	33.35	0.00
FICA EMPLOYER	142.60	142.60	0.00
Total A90308 SOCIAL SECURITY	175.95	175.95	
A34101 FIRE PER SVC			
PERSONAL SERVICES			
MEDICARE EMPLOYEE	33.35	33.35	0.00
FICA EMPLOYEE	142.60	142.60	0.00
FEDERAL INCOME TAX	188.00	188.00	0.00
SECRETARY WAGES	588.65	588.65	0.00
TREASURER WAGES	1,308.60	1,308.60	0.00
Total PERSONAL SERVICES	2,261.20	2,261.20	0.00
Total A34101 FIRE PER SVC	2,261.20	2,261.20	
A34104 FIRE PROTECTION			
FOOD REIMBURSEMENTS	0.00	75.79	-75.79
FUEL - TRUCKS	0.00	157.17	-157.17
PRINTING & SUPPLIES	0.00	22.70	-22.70
BUILDING & GROUNDS REPAIRS	0.00	240.00	-240.00
INSURANCE	0.00	264.00	-264.00
INSPECTION OF DEPARTMENT	0.00	7,355.11	-7,355.11
BANK FEES	3.50	3.50	0.00
WEBSITE ADMINISTRATION	45.00	40.00	5.00
WASTE DISPOSAL	97.00	97.00	0.00
ELECTRIC & GAS	227.32	276.47	-49.15
MISCELLANEOUS	273.45	32.10	241.35
BUILDING & GROUNDS MAINTENAN...	278.07	1,955.96	-1,677.89
TELEPHONE & CABLE	368.75	347.72	21.03
COMMISSIONER TRAINING	375.00	0.00	375.00
FIREFIGHTER TRAINING	500.00	0.00	500.00
FUEL - BUILDING	778.57	0.00	778.57
APPARATUS MAINT/REPAIR	5,536.12	2,018.01	3,518.11
Total A34104 FIRE PROTECTION	8,482.78	12,885.53	-4,4
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
PERSONAL PROTECTIVE EQUIP	0.00	739.00	-739.00
Total EQUIPMENT	0.00	739.00	-739.00
BUILDING IMPROVEMENTS	41,149.02	32,824.32	8,324.70
Total A34102 FIRE, EQUIP & CAP OUTL...	41,149.02	33,563.32	7,5
Total Expense	52,068.95	48,886.00	3,1
Net Income	-52,015.60	-47,725.22	-4,2

Good afternoon Andrew

Your last sign on was June 06, 2019 at 5:17 PM

CHARLTON FIRE DISTRICT #1's Portfolio Value 6 Accounts

As of 7/1/2019
\$602,678.⁷⁹
Available Balance

Deposit Accounts

\$602,678.⁷⁹

R8021 0712 OPERATING
0712

\$58,194.³²

Available Balance as of Jul 01, 2019

R8021 0720 PAYROLL
0720

\$22,136.⁰³

Available Balance as of Jul 01, 2019

R8021 2286 APPARATUS
2286

\$57,012.⁴⁸

Available Balance as of Jul 01, 2019

R8021 2294 EQUIPMENT
2294

\$8,695.²³

Available Balance as of Jul 01, 2019

R8021 2302 EMERGENCY
2302

\$25,076.⁶⁹

Available Balance as of Jul 01, 2019

R8021 2310 CAPITAL IMPR...
2310

\$431,564.⁰⁴

Available Balance as of Jul 01, 2019

4:22 PM

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

Cash Basis

	<u>Jun 19</u>	<u>Jun 18</u>
A200 CASH		
0712 OPERATING	58,194.32	258,402.66
0720 PAYROLL	24,033.28	23,718.15
Total A200 CASH	82,227.60	282,120.81
A230 CASH, SPECIAL RESERVES		
2286 APPARATUS	57,012.48	105,072.36
2294 EQUIPMENT	8,695.23	130,240.85
2302 EMERGENCY	25,076.69	25,060.97
2310 CAPITAL IMPROVEMENTS	431,564.04	298,283.41
Total A230 CASH, SPECIAL RESERVES	522,348.44	558,657.59
A452 INVESTMENT IN SECURITIES		
9062 APPARATUS	98,094.44	0.00
Total A452 INVESTMENT IN SECURIT...	98,094.44	0.00
TOTAL	<u>702,670.48</u>	<u>840,778.40</u>



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

Business Banking Statement
June 30, 2019
page 1 of 3

0712

8 X 81 00008 R EM T1
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT
PO BOX 1369
BALLSTON LAKE NY 12019-0369

Questions or commen
Call our Key Business Resource Cen
1-888-KEY4BIZ (1-888-539-42)

*Enroll in Online Banking today at Key.com.
Access your available accounts, transfer funds and view your transactions right from your PC.*

KeyNotes

Important information regarding changes to your Account

At KeyBank, it's important that we keep you informed about changes to your account and want to ensure you are aware of an upcoming fee change.

Each time you use a non-KeyBank ATM to withdraw money (Foreign Withdrawal) or check your account balance (Foreign Inquiry), you are charged a fee. Beginning on August 8, 2019, the current Foreign Withdrawal and Foreign Inquiry fees on your account will increase from \$2.50 to \$3.00. These charges appear on your statement as a "Regional ATM Fee". The new fees will be reflected in your August 2019 statement.

Please retain this information with your Account opening Agreements and Disclosures documents. If you have any questions, please contact your banker or call us at 1-800-KEY2YOU®. For clients using a TDD/TTY device, please call 1-800-539-8336.

KeyBank Business Interest Checking
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT

0712

Beginning balance 5-31-19	\$101,908
3 Additions	+5,910
19 Subtractions	-49,628
Interest paid	+7
Net fees and charges	-3
Ending balance 6-30-19	\$58,194

Additions

Deposits	Date	Serial #	Source
	6-14		Direct Deposit, Dept Fin Svcs 2% Fire TX

0712

Additions
(con't)

Deposits	Date	Serial #	Source	
	6-20		Direct Deposit, Dept Fin Svcs 2% Fire TX	0
	6-27		Direct Deposit, Dept Fin Svcs 2% Fire TX	5,910
Total additions				\$5,910

Subtractions

Paper Checks * check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7836	6-11	\$5,500.00	7839	6-10	17,486.52	7842	6-11	5,536
7837	6-12	18,162.50	7840	6-10	125.00	7843	6-11	18
7838	6-17	500.00	7841	6-11	523.45			

Paper Checks Paid \$47,851

Withdrawals	Date	Serial #	Location	
	6-6		Bill Pay:Atypica Inc. Cvfd-1 Cbucu2Au	\$45
	6-6		Bill Pay:Verizon 518399 1Btcw2Au	80
	6-6		Bill Pay:Time Warner Cable 106007 5Blct2Au	88
	6-6		Bill Pay:Waste Connections 6910-1 6Bfco2Au	97
	6-6		Bill Pay:Kevin G Riehl N/A Ubacs2Au	100
	6-6		Bill Pay:Dean DE Capria N/A Wbgcq2Au	100
	6-6		Bill Pay:National Grid 51564- 7Bzcv2Au	227
	6-6		Bill Pay:Tri City Janitoria N/A Pbvco2Au	260
	6-6		Bill Pay:Ferrellgas 511576 Cb7Cl2Au	778
	6-14		Dept Fin Svcs 2% Fire TX04204	0
	6-20		Dept Fin Svcs 2% Fire TX04204	0
Total subtractions				\$49,628

Interest earned

Annual percentage yield (APY) earned	0.14
Number of days this statement period	
Interest paid 6-28-19	\$7.
Interest earned this statement period	\$7.
Interest paid year-to-date	\$43.

Fees and charges

Date		Quantity	Unit Charge	
6-28-19	Imaged Items With Statement Charge	1	3.50	-\$3
6-28-19	Duplicate Statement Service Charge	1	5.00	-5
6-28-19	Service Charge Waive To Relationship Pricing	1	5.00	+5
6-28-19	Paper Statement Fee	1	3.00	-3
6-28-19	Service Charge Waive To Relationship Pricing	1	3.00	+3
Fees and charges assessed this period				-\$3

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 or 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]

4:14 PM

07/10/19

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
0712 OPERATING, Period Ending 06/30/2019

	Jun 30, 19
Beginning Balance	101,908.39
Cleared Transactions	
Checks and Payments - 22 items	-49,639.82
Deposits and Credits - 6 items	5,925.75
Total Cleared Transactions	-43,714.07
Cleared Balance	<u>58,194.32</u>
Register Balance as of 06/30/2019	58,194.32
Ending Balance	58,194.32

4:14 PM

07/10/19

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
0712 OPERATING, Period Ending 06/30/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						101,908.39
Cleared Transactions						
Checks and Payments - 22 items						
Check	06/04/2019	7837	HUEBER-BREUER ...	X	-18,162.50	-18,162.50
Check	06/04/2019	7839	H2M ARCHITECTS ...	X	-17,486.52	-35,649.02
Check	06/04/2019	7842	VANDER MOLEN FI...	X	-5,536.12	-41,185.14
Check	06/04/2019	7836	Dente Group	X	-5,500.00	-46,685.14
Check	06/04/2019	7841	FASNY FCU CARD...	X	-523.45	-47,208.59
Check	06/04/2019	7838	JAMES CRAWFORD	X	-500.00	-47,708.59
Check	06/04/2019	7840	BOB LEGERE	X	-125.00	-47,833.59
Check	06/04/2019	7843	WB Mason Co Inc	X	-18.07	-47,851.66
Check	06/06/2019		FERRELLGAS	X	-778.57	-48,630.23
Check	06/06/2019		TRI CITY JANITORI...	X	-260.00	-48,890.23
Check	06/06/2019		NATIONAL GRID	X	-227.32	-49,117.55
Check	06/06/2019		DEAN DECAPRIA	X	-100.00	-49,217.55
Check	06/06/2019		KEVIN RIEHL	X	-100.00	-49,317.55
Check	06/06/2019		COUNTY WASTE	X	-97.00	-49,414.55
Check	06/06/2019		TIME WARNER	X	-88.08	-49,502.63
Check	06/06/2019		VERIZON	X	-80.67	-49,583.30
Check	06/06/2019		Atypica Inc.	X	-45.00	-49,628.30
Check	06/14/2019		DEPT FIN SVCS 2...	X	-0.01	-49,628.31
Check	06/20/2019		DEPT FIN SVCS 2...	X	-0.01	-49,628.32
Check	06/28/2019		DUPLICATE STMT ...	X	-5.00	-49,633.32
Check	06/28/2019		IMAGED ITEMS WI...	X	-3.50	-49,636.82
Check	06/28/2019		PAPER STATEMEN...	X	-3.00	-49,639.82
Total Checks and Payments					-49,639.82	-49,639.82
Deposits and Credits - 6 items						
Deposit	06/14/2019		DEPT FIN SVCS 2...	X	0.01	0.01
Deposit	06/20/2019		DEPT FIN SVCS 2...	X	0.01	0.02
Deposit	06/27/2019		DEPT FIN SVCS 2...	X	5,910.03	5,910.05
Deposit	06/28/2019		KEYBANK	X	3.00	5,913.05
Deposit	06/28/2019		KEYBANK	X	5.00	5,918.05
Deposit	06/28/2019		INTEREST PAYMENT	X	7.70	5,925.75
Total Deposits and Credits					5,925.75	5,925.75
Total Cleared Transactions					-43,714.07	-43,714.07
Cleared Balance					-43,714.07	58,194.32
Register Balance as of 06/30/2019					-43,714.07	58,194.32
Ending Balance					-43,714.07	58,194.32



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

Business Banking Statement
June 30, 2019
page 1 of 3

J0720

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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KeyBank Business Interest Checking J0720
CHARLTON FIRE DISTRICT #1
PAYROLL ACCOUNT

Beginning balance 5-31-19	\$26,467.7
3 Subtractions	-2,437.1
Interest paid	+2.7
Ending balance 6-30-19	\$24,033.2

Subtractions

Withdrawals Date	Serial #	Location	
6-3		Bill Pay:First New York Fcu 108600 Gbycc2N3	\$588.1
6-3		Bill Pay:Sunmark Federal Cr 124890 Tb1Cr2U3	1,308.1

0720

Subtractions

(con't)

Withdrawals	Date	Serial #	Location	
	6-24		Direct Withdrawal, lrs	Usataxpymt 539.9
Total subtractions				\$2,437.1

Interest earned

Annual percentage yield (APY) earned	0.13%
Number of days this statement period	30
Interest paid 6-28-19	\$2.72
Interest earned this statement period	\$2.72
Interest paid year-to-date	\$16.7

Fees and charges

Date		Quantity	Unit Charge	
6-28-19	Duplicate Statement Service Charge	1	5.00	-\$5.0
6-28-19	Service Charge Waive To Relationship Pricing	1	5.00	+5.0
6-28-19	Paper Statement Fee	1	3.00	-3.0
6-28-19	Service Charge Waive To Relationship Pricing	1	3.00	+3.0
Fees and charges this period				\$0.0

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- 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.		
--	--	--

4:16 PM

07/10/19

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
0720 PAYROLL, Period Ending 06/30/2019

	Jun 30, 19
Beginning Balance	26,467.71
Cleared Transactions	
Checks and Payments - 5 items	-2,445.15
Deposits and Credits - 3 items	10.72
Total Cleared Transactions	-2,434.43
Cleared Balance	<u>24,033.28</u>
Register Balance as of 06/30/2019	24,033.28
Ending Balance	24,033.28

4:16 PM

07/10/19

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
0720 PAYROLL, Period Ending 06/30/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						26,467.71
Cleared Transactions						
Checks and Payments - 5 items						
Check	06/03/2019		ANDREW G. LA PA...	X	-1,308.60	-1,308.60
Check	06/03/2019		Sharon B Cronin	X	-588.65	-1,897.25
Check	06/24/2019		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	06/28/2019		DUPLICATE STMT ...	X	-5.00	-2,442.15
Check	06/28/2019		PAPER STATEMEN...	X	-3.00	-2,445.15
Total Checks and Payments					-2,445.15	-2,445.15
Deposits and Credits - 3 items						
Deposit	06/28/2019		INTEREST PAYMENT	X	2.72	2.72
Deposit	06/28/2019		KEYBANK	X	3.00	5.72
Deposit	06/28/2019		KEYBANK	X	5.00	10.72
Total Deposits and Credits					10.72	10.72
Total Cleared Transactions					-2,434.43	-2,434.43
Cleared Balance					-2,434.43	24,033.28
Register Balance as of 06/30/2019					-2,434.43	24,033.28
Ending Balance					-2,434.43	24,033.28



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

Business Banking Statement
June 30, 2019
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12286

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)

Enroll in Online Banking today at Key.com.

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

KeyNotes

Important information regarding changes to your Account

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Overdraft Protection Transfer Fee

KeyBank will no longer assess a transfer fee when an Automatic Transfer is made from your Savings Account to pay overdrafts to your KeyBank Checking Accounts.

Overdraft Item (OD) and Return Item (NSF) charges

We assess these fees based on the number of times OD/NSF items have occurred in the current period plus the previous 11 statement periods.

Overdraft (OD) and Return Item (NSF) Fee will be:

Tier 1: \$33.00 First 2

Tier 2: \$38.50 3 and above

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

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2286

KeyNotes (con't)

October 2019 statement.

Please retain this information with your Account opening Agreements and Disclosures documents. If you have any questions, please contact your banker or call us at 1-800-KEY2YOU®. For clients using a TDD/TTY device, please call 1-800-539-8336.

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

2286

Beginning balance 5-31-19	\$57,007.79
Interest paid	+4.69
Ending balance 6-30-19	\$57,012.48

**Interest
earned**

Annual percentage yield (APY) earned	0.10%
Number of days this statement period	30
Interest paid 6-28-19	\$4.69
Interest earned this statement period	\$4.68
Interest paid year-to-date	\$21.39

4:17 PM

07/10/19

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2286 APPARATUS, Period Ending 05/31/2019

	May 31, 19
Beginning Balance	57,007.79
Cleared Transactions	
Deposits and Credits - 1 item	4.69
Total Cleared Transactions	4.69
Cleared Balance	<u>57,012.48</u>
Register Balance as of 05/31/2019	57,012.48
Ending Balance	57,012.48



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

Business Banking Statement
June 30, 2019
page 1 of 3

12294

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

Questions or comments?
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Tier 2: \$38.50 3 and above

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2294

KeyNotes (con't)

October 2019 statement.

Please retain this information with your Account opening Agreements and Disclosures documents. If you have any questions, please contact your banker or call us at 1-800-KEY2YOU®. For clients using a TDD/TTY device, please call 1-800-539-8336.

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

2294

Beginning balance 5-31-19	\$8,694.52
Interest paid	+0.71
Ending balance 6-30-19	\$8,695.23

**Interest
earned**

Annual percentage yield (APY) earned	0.10%
Number of days this statement period	30
Interest paid 6-28-19	\$0.71
Interest earned this statement period	\$0.71
Interest paid year-to-date	\$2.53

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.

[illegible]

4:17 PM

07/10/19

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2294 EQUIPMENT, Period Ending 07/01/2019

	Jul 1, 19
Beginning Balance	8,694.52
Cleared Transactions	
Deposits and Credits - 1 item	0.71
Total Cleared Transactions	0.71
Cleared Balance	<u>8,695.23</u>
Register Balance as of 07/01/2019	8,695.23
Ending Balance	8,695.23



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

Business Banking Statement
June 30, 2019
page 1 of 3

12302

T 81 00000 R EM T1

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

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

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

KeyNotes

Important information regarding changes to your Account

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Overdraft Protection Transfer Fee

KeyBank will no longer assess a transfer fee when an Automatic Transfer is made from your Savings Account to pay overdrafts to your KeyBank Checking Accounts.

Overdraft Item (OD) and Return Item (NSF) charges

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Tier 2: \$38.50 3 and above

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2302

KeyNotes (con't)

October 2019 statement.

Please retain this information with your Account opening Agreements and Disclosures documents. If you have any questions, please contact your banker or call us at 1-800-KEY2YOU®. For clients using a TDD/TTY device, please call 1-800-539-8336.

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

2302

Beginning balance 5-31-19	\$25,074.63
Interest paid	+2.06
Ending balance 6-30-19	\$25,076.69

**Interest
earned**

Annual percentage yield (APY) earned	0.10%
Number of days this statement period	30
Interest paid 6-28-19	\$2.06
Interest earned this statement period	\$2.06
Interest paid year-to-date	\$9.41

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.

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

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XFER FROM CKG	- Transfer from Checking Account
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ADV CR CARD	- Advance from Credit Card

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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.

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

- We investigate whether or not there has been a fraud or other illegal activity.
- 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.

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.

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

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.			
--	--	--	--

4:19 PM

07/10/19

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2302 EMERGENCY, Period Ending 06/30/2019

	Jun 30, 19
Beginning Balance	25,074.63
Cleared Transactions	
Deposits and Credits - 1 item	2.06
Total Cleared Transactions	2.06
Cleared Balance	<u>25,076.69</u>
Register Balance as of 06/30/2019	25,076.69
Ending Balance	25,076.69



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

Business Banking Statement
June 30, 2019
page 1 of 3

12310

T 81 00000 R EM T1

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

Questions or comments?
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02310

KeyNotes (con't)

October 2019 statement.

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

02310

Beginning balance 5-31-19	\$431,528.57
Interest paid	+35.47
Ending balance 6-30-19	\$431,564.04

**Interest
earned**

Annual percentage yield (APY) earned	0.10%
Number of days this statement period	30
Interest paid 6-28-19	\$35.47
Interest earned this statement period	\$35.46
Interest paid year-to-date	\$165.55

4:20 PM

07/10/19

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2310 CAPITAL IMPROVEMENTS, Period Ending 06/30/2019

	Jun 30, 19
Beginning Balance	431,528.57
Cleared Transactions	
Deposits and Credits - 1 item	35.47
Total Cleared Transactions	35.47
Cleared Balance	<u>431,564.04</u>
Register Balance as of 06/30/2019	431,564.04
Ending Balance	431,564.04

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

Cash Basis

January through June 2019

	Jan - Jun 19	Budget	\$ Over Budget	% of Budget
Income				
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%
Total A1001 REAL PROPERTY TAXES	300,016.10	300,016.00	0.10	100.0%
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS CHECKING	16.71			
INTEREST & EARNINGS INVESTMENTS	1,965.59			
INTEREST & EARNINGS OPERATING	43.78			
INTEREST & EARNINGS OTHER ACCTS	198.88			
A2401 INTEREST & EARNINGS - Other	0.00	500.00	-500.00	0.0%
Total A2401 INTEREST & EARNINGS	2,224.96	500.00	1,724.96	445.0%
A2665 SALES OF PROPERTY				
SALE OF EQUIPMENT	7,100.00			
Total A2665 SALES OF PROPERTY	7,100.00			
Total Income	309,341.06	300,516.00	8,825.06	102.9%
Gross Profit	309,341.06	300,516.00	8,825.06	102.9%
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	1,128.00			
FICA EMPLOYEE	855.60			
MEDICARE EMPLOYEE	200.10			
NYS INCOME TAX	232.80			
SECRETARY WAGES	3,531.90	8,400.00	-4,868.10	42.0%
TREASURER WAGES	7,851.60	19,200.00	-11,348.40	40.9%
Total PERSONAL SERVICES	13,800.00	27,600.00	-13,800.00	50.0%
Total A34101 FIRE PER SVC	13,800.00	27,600.00	-13,800.00	50.0%
A34102 FIRE, EQUIP & CAP OUTLAY				
BUILDING IMPROVEMENTS	132,150.30			
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	78,444.00	6,000.00	72,444.00	1,307.4%
Total EQUIPMENT	78,504.07	12,800.00	65,704.07	613.3%
Total A34102 FIRE, EQUIP & CAP OUTLAY	210,654.37	12,800.00	197,854.37	1,645.7%
A34104 FIRE PROTECTION				
ANNUAL AUDIT	0.00	4,000.00	-4,000.00	0.0%
APPARATUS MAINT/REPAIR	11,259.61	15,000.00	-3,740.39	75.1%
ASSOCIATION DUES	550.00	200.00	350.00	275.0%
BANK FEES	21.00	300.00	-279.00	7.0%
BUILDING & GROUNDS MAINTENANCE	3,414.11	4,800.00	-1,385.89	71.1%
BUILDING & GROUNDS REPAIRS	240.00	4,300.00	-4,060.00	5.6%
COMMISSIONER TRAINING	475.00	300.00	175.00	158.3%
DATA ENTRY-INCIDENT REPORTING	0.00	2,500.00	-2,500.00	0.0%
ELECTRIC & GAS	2,094.04	4,000.00	-1,905.96	52.4%
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	500.00	1,000.00	-500.00	50.0%
FIREMATIC & REHAB SUPPLIES	0.00	600.00	-600.00	0.0%
FOAM	0.00	50.00	-50.00	0.0%
FOOD REIMBURSEMENTS	105.31	300.00	-194.69	35.1%
FUEL - BUILDING	2,679.12	4,000.00	-1,320.88	67.0%
FUEL - TRUCKS	906.41	3,500.00	-2,593.59	25.9%
HOSE/LADDER TESTING	0.00	1,000.00	-1,000.00	0.0%
INSPECTION OF DEPARTMENT	7,409.11	7,000.00	409.11	105.8%
INSURANCE	22,956.94	20,000.00	2,956.94	114.8%
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	684.94	500.00	184.94	137.0%

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

January through June 2019

Cash Basis

	Jan - Jun 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	450.21	800.00	-349.79	56.3%
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	2,021.52	2,500.00	-478.48	80.9%
WASTE DISPOSAL	582.00	800.00	-218.00	72.8%
WATER	208.54	500.00	-291.46	41.7%
WEBSITE ADMINISTRATION	145.00	200.00	-55.00	72.5%
Total A34104 FIRE PROTECTION	60,868.89	99,050.00	-38,181.11	61.5%
A90308 SOCIAL SECURITY				
FICA EMPLOYER	855.60			
MEDICARE EMPLOYER	200.10	400.00	-199.90	50.0%
A90308 SOCIAL SECURITY - Other	0.00	1,800.00	-1,800.00	0.0%
Total A90308 SOCIAL SECURITY	1,055.70	2,200.00	-1,144.30	48.0%
A99019 INTERFUND TRANSFERS				
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			
Total A99019 INTERFUND TRANSFERS	0.00	158,866.00	-158,866.00	0.0%
Total Expense	286,378.96	300,516.00	-14,137.04	95.3%
Net Income	22,962.10	0.00	22,962.10	100.0%