

Charlton Fire District Meeting Minutes

October 1, 2019

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on October 1, 2019 at 7:00 p.m.

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

ABSENT:

1. Approval of Agenda

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

2. Approval of Minutes

Motion to approve last month's meeting minutes and special meeting minutes made by Jeff Voigt and seconded by Leland Roden. 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: \$60,711.64
Payroll Account: \$14,714.27
Apparatus Capital Reserve: \$157,047.40
Equipment Capital Reserve: \$8,697.43
Emergency Capital Reserve: \$25,083.02
Capital Improvement Reserve: \$4,327.53
New Firehouse Account: \$3,608,934.28

Total ending on Oct. 1, 2019: \$3,879,515.57

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

Motion to approve the Treasurer's report made by Jeff Voigt and seconded by Steve Eichfeld.
Approved 5-0.

5. Chief's Report

- a. Dean DeCapria presented Chief's Report.
21 calls for September:
14-EMS
3-Fire alarm
1-MVA
3-Wires down electrical emergency

- b. Car 18 mileage as of 10/1 is 48,040 and car 18-0 mileage as of 10/1 is 63,249.
- c. Car 18-0 was in for service at Gil's last week.
- d. Physicals are scheduled for the end of October.
- e. Chief requested use of trucks for Fire Prevention on 10/9, ETA 18-1 for Glenville Fire Department's 75th open house on 10/5, and all apparatus for CFD Fund Drive on 10/27.
- f. Congratulations to the CFD firemen. The department is receiving an award by NYS and Remo for the EMS stand by at Elms.
- g. Dean DeCapria presented purchase requests. (Motions under new business)

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. Construction project update was presented by Sean Foran. Construction is ahead of schedule at this time. Sean Foran submitted this month's construction invoices to be reviewed and approved.
- b. The 2020 budget was finalized and approved.

Motion to approve this month's construction invoices made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

Motion to approve the proposed 2020 budget made by Jeff Voigt and seconded by Steve Eichfeld. Approved 5-0.

8. New Business

- a. The discussion on the transfer of pre-referendum money was tabled until next month.
- b. The secretary requested approval to replace the dated cordless phone system at the firehouse. Batteries are no longer holding a charge and have become unreliable.

- c. The secretary requested a roll of stamps for the treasurer.
- d. Review and approve Maintenance Agreement with Saratoga County.
The Charlton Fire District will assume responsibility for the culvert located at the new firehouse property.
- e. The Secretary requested approval to place budget hearing notification in the Gazette.

Motion to approve the use of the trucks for Fire Prevention on 10/9 made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

Motion to approve the use of 18-1 for Glenville Fire Department's 75th open house on 10/5 made by Jeff Voigt and Bob LeGere. Approved 5-0.

Motion to approve the use of all trucks for fund drive on 10/27 made by Jeff Voigt and seconded by Kevin Loukes Approved 5-0.

Motion to approve the purchase of a cordless phone system not to exceed \$100 plus tax made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

Motion to approve the purchase of a roll of stamps made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

Motion to approve the maintenance agreement with Saratoga County made by Jeff Voigt and seconded by Bob LeGere. Approved 5-0.

Motion to approve the secretary to place budget hearing notification in the Gazette made by Jeff Voigt and seconded by Bob LeGere. Approved 5-0.

9. Privilege of the Floor

Nothing to report

10. Adjournment

Motion to adjourn made by Jeff Voigt and seconded by Kevin Loukes at 8:45 p.m.
Approved 5-0.

11:45 AM
10/16/19
Cash Basis

CHARLTON FIRE DISTRICT #1
Profit & Loss
September 2019

	Sep 19	Aug 19	\$ Change
Income			
A2665 SALES OF PROPERTY			
SALE OF EQUIPMENT	0.00	2,800.00	-2,800.00
Total A2665 SALES OF PROPERTY	0.00	2,800.00	-2,800.00
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS CHECKING	1.38	2.20	-0.82
INTEREST & EARNINGS OPERATING	5.60	8.71	-3.11
INTEREST & EARNINGS OTHER ACCTS	17.43	34.03	-16.60
Total A2401 INTEREST & EARNINGS	24.41	44.94	-20.53
A2690 OTHER COMPENSATION	95.00	0.00	95.00
Total Income	119.41	2,844.94	-2,725.53
Gross Profit	119.41	2,844.94	-2,725.53
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	0.00
A34104 FIRE PROTECTION			
APPARATUS MAINT/REPAIR	0.00	223.65	-223.65
WEBSITE ADMINISTRATION	0.00	40.00	-40.00
DATA ENTRY-INCIDENT REPORTING	0.00	700.00	-700.00
BANK FEES	3.50	3.50	0.00
MISCELLANEOUS	25.00	0.00	25.00
WASTE DISPOSAL	111.54	97.00	14.54
FUEL - TRUCKS	218.96	253.22	-34.26
ELECTRIC & GAS	226.07	238.63	-12.56
BUILDING & GROUNDS MAINTENANCE	260.00	342.97	-82.97
EMS SUPPLIES	311.76	0.00	311.76
TELEPHONE & CABLE	339.92	340.70	-0.78
Total A34104 FIRE PROTECTION	1,496.75	2,239.67	-742.92
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	0.00
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
FIREFIGHTER EQUIPMENT	354.01	27.20	326.81
PERSONAL PROTECTIVE EQUIP	414.41	394.00	20.41
RADIOS	1,867.20	0.00	1,867.20
Total EQUIPMENT	2,635.62	421.20	2,214.42
BUILDING IMPROVEMENTS	186,685.00	89,239.25	97,445.75
Total A34102 FIRE, EQUIP & CAP OUTLAY	189,320.62	89,660.45	99,660.17
Total Expense	193,254.52	94,337.27	98,917.25
Net Income	-193,135.11	-91,492.33	-101,642.78

11:16 AM

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

Cash Basis

	<u>Sep 19</u>	<u>Sep 18</u>
A200 CASH		
0712 OPERATING	60,711.64	197,892.77
0720 PAYROLL	<u>16,611.52</u>	<u>16,296.82</u>
Total A200 CASH	77,323.16	214,189.59
A230 CASH, SPECIAL RESERVES		
2286 APPARATUS	157,047.40	6,984.04
2294 EQUIPMENT	8,697.43	56,358.05
2302 EMERGENCY	25,083.02	25,064.13
2310 CAPITAL IMPROVEMENTS	<u>4,327.53</u>	<u>99,557.82</u>
Total A230 CASH, SPECIAL RESERVES	195,155.38	187,964.04
A452 INVESTMENT IN SECURITIES		
9062 APPARATUS	0.00	98,094.44
9070 EQUIPMENT	0.00	73,893.85
9096 CAPITAL IMPROVEMENTS	<u>0.00</u>	<u>198,748.75</u>
Total A452 INVESTMENT IN SECURIT...	<u>0.00</u>	<u>370,737.04</u>
TOTAL	<u><u>272,478.54</u></u>	<u><u>772,890.67</u></u>



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

Business Banking Statement
September 30, 2019
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00712

9 X 81 00009 R EM T1

CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT
PO BOX 1369
BALLSTON LAKE NY 12019-0369

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KeyBank Business Interest Checking
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT

00712

Beginning balance 8-31-19	\$65,143.41
3 Additions	+186,380.00
18 Subtractions	-190,813.87
Interest paid	+5.60
Net fees and charges	-3.50
Ending balance 9-30-19	\$60,711.64

Additions

Deposits	Date	Serial #	Source			
	9-4		Internet Trf Fr DDA	12310	3290	\$186,285.00
	9-18		Deposit Branch 0081 New York			47.50
	9-27		Deposit Branch 0081 New York			47.50
Total additions						\$186,380.00

Subtractions

Paper Checks

* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7864	9-10	\$768.42	7867	9-9	400.00	7870	9-16	1,867.20
7865	9-10	3,785.00	7868	9-9	10,205.00	7871	9-17	311.76
7866	9-9	12,500.00	7869	9-9	4,800.00	7872	9-4	154,995.00
						Paper Checks Paid		\$189,632.38

Withdrawals	Date	Serial #	Location	
	9-3		Withdrawal Branch 0081 New York	\$25.00
	9-6		Bill Pay:Verizon 518399 Obzcow3Jf	51.84
	9-6		Bill Pay:Time Warner Cable 106007 Ablcn3Jf	88.08

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Business Banking Statement
September 30, 2019
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J0712

Subtractions

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	9-6		Bill Pay:Kevin G Riehl N/A Xbfc3Jf	100.00
	9-6		Bill Pay:Dean DE Capria N/A Pbkcu3Jf	100.00
	9-6		Bill Pay:Waste Connections 6910-1 Mb6CI3Jf	111.54
	9-6		Bill Pay:Town of Charlton N/A Sbyco3Jf	218.96
	9-6		Bill Pay:National Grid 51564- Kb9Cm3Jf	226.07
	9-6		Bill Pay:Tri City Janitoria N/A 6Bicv3Jf	260.00
Total subtractions				\$190,813.87

Interest

earned

Annual percentage yield (APY) earned	0.10%
Number of days this statement period	30
Interest paid 9-30-19	\$5.60
Interest earned this statement period	\$5.59
Interest paid year-to-date	\$67.28

**Fees and
charges**

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
9-30-19	Imaged Items With Statement Charge	1	3.50	-\$3.50
9-30-19	Duplicate Statement Service Charge	1	5.00	-5.00
9-30-19	Service Charge Waive To Relationship Pricing	1	5.00	+5.00
9-30-19	Paper Statement Fee	1	3.00	-3.00
9-30-19	Service Charge Waive To Relationship Pricing	1	3.00	+3.00
Fees and charges assessed this period				-\$3.50

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10:57 AM

10/16/19

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
0712 OPERATING, Period Ending 09/30/2019

	Sep 30, 19
Beginning Balance	65,143.41
Cleared Transactions	
Checks and Payments - 21 items	-190,825.37
Deposits and Credits - 6 items	186,393.60
Total Cleared Transactions	-4,431.77
Cleared Balance	60,711.64
Register Balance as of 09/30/2019	60,711.64
New Transactions	
Checks and Payments - 5 items	-6,531.98
Total New Transactions	-6,531.98
Ending Balance	54,179.66

10:57 AM

10/16/19

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
0712 OPERATING, Period Ending 09/30/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						65,143.41
Cleared Transactions						
Checks and Payments - 21 items						
Check	09/03/2019	7872	D E FLYNN EXCAV...	X	-154,995.00	-154,995.00
Check	09/03/2019	7866	S&P GLOBAL RATI...	X	-12,500.00	-167,495.00
Check	09/03/2019	7868	H2M ARCHITECTS ...	X	-10,205.00	-177,700.00
Check	09/03/2019	7869	MOORE WELL DRI...	X	-4,800.00	-182,500.00
Check	09/03/2019	7865	CHUBB	X	-3,785.00	-186,285.00
Check	09/03/2019	7870	MOTOROLA SOLU...	X	-1,867.20	-188,152.20
Check	09/03/2019	7864	MES	X	-768.42	-188,920.62
Check	09/03/2019	7867	WILLIAMS SCOTS...	X	-400.00	-189,320.62
Check	09/03/2019	7871	MCKESSON MMS ...	X	-311.76	-189,632.38
Check	09/03/2019			X	-25.00	-189,657.38
Check	09/06/2019		TRI CITY JANITORI...	X	-260.00	-189,917.38
Check	09/06/2019		NATIONAL GRID	X	-226.07	-190,143.45
Check	09/06/2019		TOWN OF CHARLT...	X	-218.96	-190,362.41
Check	09/06/2019		COUNTY WASTE	X	-111.54	-190,473.95
Check	09/06/2019		DEAN DECAPRIA	X	-100.00	-190,573.95
Check	09/06/2019		KEVIN RIEHL	X	-100.00	-190,673.95
Check	09/06/2019		TIME WARNER	X	-88.08	-190,762.03
Check	09/06/2019		VERIZON	X	-51.84	-190,813.87
Check	09/30/2019		DUPLICATE STMT ...	X	-5.00	-190,818.87
Check	09/30/2019		IMAGED ITEMS WI...	X	-3.50	-190,822.37
Check	09/30/2019		PAPER STATEMEN...	X	-3.00	-190,825.37
Total Checks and Payments					-190,825.37	-190,825.37
Deposits and Credits - 6 items						
Check	09/04/2019		TRANSFER TO OP...	X	186,285.00	186,285.00
Deposit	09/18/2019		Deposit	X	47.50	186,332.50
Deposit	09/27/2019		Deposit	X	47.50	186,380.00
Deposit	09/30/2019		KEYBANK	X	3.00	186,383.00
Deposit	09/30/2019		KEYBANK	X	5.00	186,388.00
Deposit	09/30/2019		INTEREST PAYMENT	X	5.60	186,393.60
Total Deposits and Credits					186,393.60	186,393.60
Total Cleared Transactions					-4,431.77	-4,431.77
Cleared Balance					-4,431.77	60,711.64
Register Balance as of 09/30/2019					-4,431.77	60,711.64
New Transactions						
Checks and Payments - 5 items						
Check	10/01/2019	7877	CHARLTON VOL FI...		-5,910.03	-5,910.03
Check	10/01/2019	7876	FASNY FCU CARD...		-490.03	-6,400.06
Check	10/01/2019	7875	MAIL 'N' MORE		-55.00	-6,455.06
Check	10/01/2019	7873	MCKESSON MMS ...		-45.92	-6,500.98
Check	10/01/2019	7874	SCOTIA LINEN		-31.00	-6,531.98
Total Checks and Payments					-6,531.98	-6,531.98
Total New Transactions					-6,531.98	-6,531.98
Ending Balance					-10,963.75	54,179.66



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

Business Banking Statement
September 30, 2019
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0720

X 81 00000 R EM T1

CHARLTON FIRE DISTRICT #1
PAYROLL ACCOUNT
PO BOX 1369
BALLSTON LAKE NY 12019-0369

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KeyBank Business Interest Checking .0720
CHARLTON FIRE DISTRICT #1
PAYROLL ACCOUNT

Beginning balance 8-31-19	\$19,047.29
3 Subtractions	-2,437.15
Interest paid	+1.38
Ending balance 9-30-19	\$16,611.52

Subtractions

Withdrawals Date	Serial #	Location	
9-3		Bill Pay:First New York Fcu 108600 lbvcjdrw	\$588.65
9-3		Bill Pay:Sunmark Federal Cr 124890 Hbvcjdrw	1,308.60
9-10		Direct Withdrawal, lrs Usataxpymt	539.90
Total subtractions			\$2,437.15

Interest earned

Annual percentage yield (APY) earned	0.10%
Number of days this statement period	30
Interest paid 9-30-19	\$1.38
Interest earned this statement period	\$1.38
Interest paid year-to-date	\$22.80

Fees and charges

Date		Quantity	Unit Charge	
9-30-19	Duplicate Statement Service Charge	1	5.00	-\$5.00
9-30-19	Service Charge Waive To Relationship Pricing	1	5.00	+5.00
9-30-19	Paper Statement Fee	1	3.00	-3.00

.0720 - 03290

Business Banking Statement
September 30, 2019
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J0720

**Fees and
charges**
(con't)

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
9-30-19	Service Charge Waive To Relationship Pricing	1	3.00	+3.00
Fees and charges this period				\$0.00

CUSTOMER ACCOUNT DISCLOSURES

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

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

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

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

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

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

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

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

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

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

IMPORTANT LINE OF CREDIT INFORMATION

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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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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]

10:50 AM

10/16/19

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
0720 PAYROLL, Period Ending 09/30/2019

	Sep 30, 19
Beginning Balance	19,047.29
Cleared Transactions	
Checks and Payments - 5 items	-2,445.15
Deposits and Credits - 3 items	9.38
Total Cleared Transactions	-2,435.77
Cleared Balance	16,611.52
Register Balance as of 09/30/2019	16,611.52
Ending Balance	16,611.52

10:50 AM

10/16/19

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
0720 PAYROLL, Period Ending 09/30/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						19,047.29
Cleared Transactions						
Checks and Payments - 5 items						
Check	09/03/2019		ANDREW G. LA PA...	X	-1,308.60	-1,308.60
Check	09/03/2019		Sharon B Cronin	X	-588.65	-1,897.25
Check	09/10/2019		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	09/30/2019		DUPLICATE STMT ...	X	-5.00	-2,442.15
Check	09/30/2019		PAPER STATEMEN...	X	-3.00	-2,445.15
Total Checks and Payments					-2,445.15	-2,445.15
Deposits and Credits - 3 items						
Deposit	09/30/2019		INTEREST PAYMENT	X	1.38	1.38
Deposit	09/30/2019		KEYBANK	X	3.00	4.38
Deposit	09/30/2019		KEYBANK	X	5.00	9.38
Total Deposits and Credits					9.38	9.38
Total Cleared Transactions					-2,435.77	-2,435.77
Cleared Balance					-2,435.77	16,611.52
Register Balance as of 09/30/2019					-2,435.77	16,611.52
Ending Balance					-2,435.77	16,611.52



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

Business Banking Statement
September 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)

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

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

2286

Beginning balance 8-31-19	\$157,034.49
Interest paid	+12.91
Ending balance 9-30-19	\$157,047.40

**Interest
earned**

Annual percentage yield (APY) earned	0.10%
Number of days this statement period	30
Interest paid 9-30-19	\$12.91
Interest earned this statement period	\$12.90
Interest paid year-to-date	\$56.31

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 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:

by 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]

10:49 AM

10/16/19

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2286 APPARATUS, Period Ending 08/31/2019

	<u>Aug 31, 19</u>
Beginning Balance	157,034.49
Cleared Transactions	
Deposits and Credits - 1 item	<u>12.91</u>
Total Cleared Transactions	<u>12.91</u>
Cleared Balance	<u><u>157,047.40</u></u>
Register Balance as of 08/31/2019	157,047.40
Ending Balance	157,047.40



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

Business Banking Statement
September 30, 2019
page 1 of 2

2294

T 81 00000 R EM T1

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

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

2294

Beginning balance 8-31-19	\$8,696.71
Interest paid	+0.72
Ending balance 9-30-19	\$8,697.43

**Interest
earned**

Annual percentage yield (APY) earned	0.10%
Number of days this statement period	30
Interest paid 9-30-19	\$0.72
Interest earned this statement period	\$0.71
Interest paid year-to-date	\$4.73

10:48 AM

10/16/19

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2294 EQUIPMENT, Period Ending 10/01/2019

	Oct 1, 19
Beginning Balance	8,696.71
Cleared Transactions	
Deposits and Credits - 1 item	0.72
Total Cleared Transactions	0.72
Cleared Balance	<u>8,697.43</u>
Register Balance as of 10/01/2019	8,697.43
Ending Balance	8,697.43



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

Business Banking Statement
September 30, 2019
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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?
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Key Business Silver Money Market Svgs
CHARLTON FIRE DISTRICT #1
EMERGENCY REPAIR RESERVES

2302

Beginning balance 8-31-19	\$25,080.95
Interest paid	+2.07
Ending balance 9-30-19	\$25,083.02

**Interest
earned**

Annual percentage yield (APY) earned	0.10%
Number of days this statement period	30
Interest paid 9-30-19	\$2.07
Interest earned this statement period	\$2.06
Interest paid year-to-date	\$15.74

10:46 AM

10/16/19

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2302 EMERGENCY, Period Ending 09/30/2019

	<u>Sep 30, 19</u>
Beginning Balance	25,080.95
Cleared Transactions	
Deposits and Credits - 1 item	<u>2.07</u>
Total Cleared Transactions	<u>2.07</u>
Cleared Balance	<u><u>25,083.02</u></u>
Register Balance as of 09/30/2019	25,083.02
Ending Balance	25,083.02



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

Business Banking Statement
September 30, 2019
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2310

T 81 00000 R EM T1

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

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

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

2310

Beginning balance 8-31-19	\$190,610.80
1 Subtraction	-186,285.00
Interest paid	+1.73
Ending balance 9-30-19	\$4,327.53

Subtractions

Withdrawals	Date	Serial #	Location		
	9-4		Internet Trf To DD	0712 3290	\$186,285.00
Total subtractions					\$186,285.00

Interest earned

Annual percentage yield (APY) earned	0.09%
Number of days this statement period	30
Interest paid 9-30-19	\$1.73
Interest earned this statement period	\$1.72
Interest paid year-to-date	\$214.04

10:45 AM

10/16/19

CHARLTON FIRE DISTRICT #1

Reconciliation Summary

2310 CAPITAL IMPROVEMENTS, Period Ending 09/30/2019

	Sep 30, 19	
Beginning Balance		190,610.80
Cleared Transactions		
Checks and Payments - 1 item	-186,285.00	
Deposits and Credits - 1 item	1.73	
Total Cleared Transactions	-186,283.27	
Cleared Balance		4,327.53
Register Balance as of 09/30/2019		4,327.53
Ending Balance		4,327.53

10:45 AM

10/16/19

CHARLTON FIRE DISTRICT #1

Reconciliation Detail

2310 CAPITAL IMPROVEMENTS, Period Ending 09/30/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						190,610.80
Cleared Transactions						
Checks and Payments - 1 item						
Check	09/04/2019		TRANSFER FROM ...	X	-186,285.00	-186,285.00
Total Checks and Payments					-186,285.00	-186,285.00
Deposits and Credits - 1 item						
Deposit	09/30/2019		INTEREST PAYMENT	X	1.73	1.73
Total Deposits and Credits					1.73	1.73
Total Cleared Transactions					-186,283.27	-186,283.27
Cleared Balance					-186,283.27	4,327.53
Register Balance as of 09/30/2019					-186,283.27	4,327.53
Ending Balance					-186,283.27	4,327.53



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

Business Banking Statement
September 30, 2019
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12528

3 T 81 00000 R EM T1
CHARLTON FIRE DISTRICT #1
786 CHARLTON RD
CHARLTON NY 12019-2804

Questions or comments?
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KeyBank Business Interest Checking
CHARLTON FIRE DISTRICT #1

2528

Beginning balance 9-3-19	\$0.00
3 Additions	+3,700,032.03
3 Subtractions	-91,167.00
Interest paid	+109.25
Net fees and charges	-40.00
Ending balance 9-30-19	\$3,608,934.28

Additions

Deposits	Date	Serial #	Source	
	9-3		Deposit Branch 0081 New York	\$25.00
	9-18	2672	Wire Deposit Syndicate Write- 3761	7.03
	9-19	2788	Wire Deposit Ipo Receive Susp 8881	3,700,000.00
Total additions				\$3,700,032.03

Subtractions

Paper Checks

* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
1003	9-30	\$2,850.00	1004	9-30	3,800.00	*1006	9-30	84,517.00
						Paper Checks Paid		\$91,167.00

Interest earned

Annual percentage yield (APY) earned
Number of days this statement period

0.09%
28

Business Banking Statement
September 30, 2019
page 2 of 3

12528

Interest
earned
(con't)

Interest paid 9-30-19	\$109.25
Interest earned this statement period	\$109.25
Interest paid year-to-date	\$109.25

Fees and
charges

Date		Quantity	Unit Charge	
9-18-19	Fedwire Service Charge	1	20.00	-\$20.00
9-19-19	Fedwire Service Charge	1	20.00	-20.00
9-30-19	Paper Statement Fee	1	3.00	-3.00
9-30-19	Service Charge Waive To Relationship Pricing	1	3.00	+3.00
Fees and charges assessed this period				-\$40.00

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11:07 AM

10/18/19

Charlton Building Project Reconciliation Summary

H200 - New Firehouse Bank Account, Period Ending 09/30/2019

	Sep 30, 19
Beginning Balance	0.00
Cleared Transactions	
Checks and Payments - 6 items	-91,210.00
Deposits and Credits - 5 items	3,700,144.28
Total Cleared Transactions	3,608,934.28
Cleared Balance	3,608,934.28
Register Balance as of 09/30/2019	3,608,934.28
New Transactions	
Checks and Payments - 12 items	-331,509.92
Total New Transactions	-331,509.92
Ending Balance	3,277,424.36

11:07 AM

10/18/19

Charlton Building Project Reconciliation Detail

H200 - New Firehouse Bank Account, Period Ending 09/30/2019

Type	Date	Num	Name	Clr	Amount	Balance
						0.00
Beginning Balance						
Cleared Transactions						
Checks and Payments - 6 items						
Check	09/18/2019			X	-20.00	-20.00
Check	09/19/2019			X	-20.00	-40.00
Check	09/30/2019	1006	BAST HATFIELD	X	-84,517.00	-84,557.00
Check	09/30/2019	1004	TRI-VALLEY	X	-3,800.00	-88,357.00
Check	09/30/2019	1003	TRI-VALLEY	X	-2,850.00	-91,207.00
Check	09/30/2019			X	-3.00	-91,210.00
Total Checks and Payments					-91,210.00	-91,210.00
Deposits and Credits - 5 items						
Deposit	09/03/2019			X	25.00	25.00
Deposit	09/18/2019			X	7.03	32.03
Deposit	09/19/2019			X	3,700,000.00	3,700,032.03
Deposit	09/30/2019			X	3.00	3,700,035.03
Deposit	09/30/2019			X	109.25	3,700,144.28
Total Deposits and Credits					3,700,144.28	3,700,144.28
Total Cleared Transactions					3,608,934.28	3,608,934.28
Cleared Balance					3,608,934.28	3,608,934.28
Register Balance as of 09/30/2019					3,608,934.28	3,608,934.28
New Transactions						
Checks and Payments - 12 items						
Check	10/02/2019	1002	HUEBER-BREUER	M	-30,458.00	-30,458.00
Check	10/02/2019	1001	HUEBER-BREUER	M	-18,162.00	-48,620.00
Check	10/10/2019	1005	CKM ELECTRICAL	M	-9,038.30	-57,658.30
Check	10/18/2019	4	BAST HATFIELD		-185,917.00	-243,575.30
Check	10/18/2019	1	HUEBER-BREUER		-37,271.00	-280,846.30
Check	10/18/2019	7	TRI-VALLEY		-21,246.75	-302,093.05
Check	10/18/2019	6	CKM ELECTRICAL		-15,426.56	-317,519.61
Check	10/18/2019	8	H2M		-8,386.00	-325,905.61
Check	10/18/2019	2	NAPIERALA		-1,801.25	-327,706.86
Check	10/18/2019	5	TRI-VALLEY		-1,543.75	-329,250.61
Check	10/18/2019	3	NAPIERALA		-1,517.80	-330,768.41
Check	10/18/2019	9	NATIONAL GRID		-741.51	-331,509.92
Total Checks and Payments					-331,509.92	-331,509.92
Total New Transactions					-331,509.92	-331,509.92
Ending Balance					3,277,424.36	3,277,424.36

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
 January through September 2019

Cash Basis

	Jan - Sep 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	22.80			
INTEREST & EARNINGS INVESTMENTS	3,871.15			
INTEREST & EARNINGS OPERATING	67.28			
INTEREST & EARNINGS OTHER ACCTS	290.82			
A2401 INTEREST & EARNINGS - Other	0.00	500.00	-500.00	0.0%
Total A2401 INTEREST & EARNINGS	4,252.05	500.00	3,752.05	850.4%
A2665 SALES OF PROPERTY				
SALE OF EQUIPMENT	9,900.00			
Total A2665 SALES OF PROPERTY	9,900.00			
A2690 OTHER COMPENSATION	95.00			
Total Income	314,263.15	300,516.00	13,747.15	104.6%
Gross Profit	314,263.15	300,516.00	13,747.15	104.6%
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	1,692.00			
FICA EMPLOYEE	1,283.40			
MEDICARE EMPLOYEE	300.15			
NYS INCOME TAX	349.20			
SECRETARY WAGES	5,297.85	8,400.00	-3,102.15	63.1%
TREASURER WAGES	11,777.40	19,200.00	-7,422.60	61.3%
Total PERSONAL SERVICES	20,700.00	27,600.00	-6,900.00	75.0%
Total A34101 FIRE PER SVC	20,700.00	27,600.00	-6,900.00	75.0%
A34102 FIRE, EQUIP & CAP OUTLAY				
BUILDING IMPROVEMENTS	549,014.94			
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	441.28	3,000.00	-2,558.72	14.7%
HOSE REPLACEMENT	0.00	800.00	-800.00	0.0%
PERSONAL PROTECTIVE EQUIP	79,252.41	6,000.00	73,252.41	1,320.9%
RADIOS	1,867.20			
Total EQUIPMENT	81,560.89	12,800.00	68,760.89	637.2%
Total A34102 FIRE, EQUIP & CAP OUTLAY	630,575.83	12,800.00	617,775.83	4,926.4%
A34104 FIRE PROTECTION				
ANNUAL AUDIT	0.00	4,000.00	-4,000.00	0.0%
APPARATUS MAINT/REPAIR	13,268.30	15,000.00	-1,731.70	88.5%
ASSOCIATION DUES	550.00	200.00	350.00	275.0%
BANK FEES	31.50	300.00	-268.50	10.5%
BUILDING & GROUNDS MAINTENANCE	4,274.56	4,800.00	-525.44	89.1%
BUILDING & GROUNDS REPAIRS	347.92	4,300.00	-3,952.08	8.1%
COMMISSIONER TRAINING	475.00	300.00	175.00	158.3%
DATA ENTRY-INCIDENT REPORTING	700.00	2,500.00	-1,800.00	28.0%
ELECTRIC & GAS	2,751.60	4,000.00	-1,248.40	68.8%
EMS SUPPLIES	1,332.13	2,000.00	-667.87	66.6%
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	2,691.12	4,000.00	-1,308.88	67.3%
FUEL - TRUCKS	1,920.88	3,500.00	-1,579.12	54.9%
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	22,938.94	20,000.00	2,938.94	114.7%

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

Cash Basis

January through September 2019

	Jan - Sep 19	Budget	\$ Over Budget	% of Budget
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	763.44	500.00	263.44	152.7%
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	11.97	200.00	-188.03	6.0%
SCBA PACK TESTING	0.00	1,000.00	-1,000.00	0.0%
TELEPHONE & CABLE	3,036.17	2,500.00	536.17	121.4%
WASTE DISPOSAL	887.54	800.00	87.54	110.9%
WATER	283.54	500.00	-216.46	56.7%
WEBSITE ADMINISTRATION	185.00	200.00	-15.00	92.5%
Total A34104 FIRE PROTECTION	68,633.61	99,050.00	-30,416.39	69.3%
A90308 SOCIAL SECURITY				
FICA EMPLOYER	1,283.40			
MEDICARE EMPLOYER	300.15	400.00	-99.85	75.0%
A90308 SOCIAL SECURITY - Other	0.00	1,800.00	-1,800.00	0.0%
Total A90308 SOCIAL SECURITY	1,583.55	2,200.00	-616.45	72.0%
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	721,492.99	300,516.00	420,976.99	240.1%
Net Income	-407,229.84	0.00	-407,229.84	100.0%