

Charlton Fire District Meeting Minutes January 7, 2020

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on January 7, 2020 at 6:39 p.m.

PRESENT: Jeff Voigt (Chairman), Bob LeGere, Kevin Loukes, Steve Eichfeld (6:50), Leland Roden Sharon Cronin (Secretary), Andy La Patra (Treasurer)

ABSENT: None

1. Approval of Agenda

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

2. Approval of Minutes

Motion to approve last month's meeting minutes made by Jeff Voigt and seconded by Leland Roden. 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: \$33,180.10
Payroll Account: \$9,186.07
Apparatus Capital Reserve: \$157,069.56
Equipment Capital Reserve: \$8,698.65
Emergency Capital Reserve: \$25,086.56
Capital Improvement Reserve: \$4,328.07
Bond Account: \$2,254,146.15
Total ending on January 7, 2020: \$2,491,695.16

Motion to pay outstanding bills was made by Jeff Voigt and seconded by Kevin Loukes.
Approved 4-0.

Motion to approve Treasurer's report made by Jeff Voigt and seconded by Bob LeGere.
Approved 4-0.

5. Chief's Report

- a. Dean DeCapria presented Chief's Report. 26 calls for the month:
 - 14-EMS
 - 2-MVA
 - 1-Fuel spill
 - 2-Fire alarm
 - 1-Co detector
 - 2-Structure fire
 - 3-Mutual aid standby
 - 1-Electrical emergency

- b. There were a total of 241 calls for 2019.
- c. Car 18 mileage as of 1/7 is 54,240 and car 18-0 mileage as of 1/7 is 64,278.
- d. 18-1 was damaged while responding to a mutual aid call for Harmony Fire Department. As a result, Harmony Fire Department's insurance company will be handling the cost for repairs to 18-1. Vander Molen has provided an estimate for repairs.
- e. Fire foam was ordered and received.
- f. EMS supplies will need to be restocked. The chief is requesting approval to purchase supplies.
- g. Two nozzles on 18-2 need to be replaced. 2½ nozzle replacement cost through Darley is \$780.00 and 1¾ nozzle replacement cost is \$601.00.

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

Nothing at this time

8. New Business

- a. Treasurer is requesting approval to transfer \$30,000 from operating account to payroll account for annual payroll.
- b. Secretary requested approval to renew the annual Microsoft Office 365 program for \$107.99.
- c. Secretary requested approval to renew annual PO Box rental for \$310.00.
- d. The annual insurance review meeting with Marcus Maringola will be on 2/4 at 6:30.
- e. John Gaworecki's physical fitness reimbursement was submitted and approved.
- f. The recent accident involving 18-1 was discussed. The board agreed to reinstate driving privileges to the driver, Jeff Voigt.

Motion to approve the transfer of \$30,000 from operating account to payroll account for annual payroll made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

Motion to approve the renewal of the Microsoft Office 365 program for \$107.99 made by Jeff Voigt and seconded by Leland Roden. Approved 5-0.

Motion to approve the renewal of the PO Box rental for \$310.00 made by Jeff Voigt and seconded by Steve Eichfeld. Approved 5-0.

Motion to approve the purchase of hose nozzles from Darley for \$1,381.00 plus shipping made by Jeff Voigt and seconded by Bob LeGere. Approved 5-0.

Motion to approve reinstating driving privileges to Jeff Voigt made by Bob LeGere and seconded by Kevin Loukes. Approved 4-0. Abstain 1.

Motion to approve the purchase of pull paper towels from W.B. Mason for \$39.59 made by Jeff Voigt and seconded by Steve Eichfeld. Approved 5-0.

Motion to approve the purchase of EMS supplies from McKesson for \$450.00 made by Jeff Voigt and seconded by Steve Eichfeld. Approved 5-0.

Motion to approve the reimbursement of \$1,717.94 to the Charlton Fire Department for Fire Prevention made by Jeff Voigt and seconded by Leland Roden. Approved 5-0.

Motion to approve John Gaworecki's physical fitness reimbursement for \$125.00 made by Jeff Voigt and seconded by Steve Eichfeld. Approved 5-0.

9. Privilege of the Floor

10. Adjournment

Motion to adjourn made by Jeff Voigt and seconded by Kevin Loukes 8:15 p.m.
Approved 5-0.

3:44 PM

01/07/20

Cash Basis

CHARLTON FIRE DISTRICT #1

Profit & Loss

December 2019

	Dec 19	Nov 19	\$ Change
Income			
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS CHECKING	0.42	0.88	-0.46
INTEREST & EARNINGS OPERATING	2.97	3.45	-0.48
INTEREST & EARNINGS OTHER ACC...	8.29	8.01	0.28
Total A2401 INTEREST & EARNINGS	11.68	12.34	-0.66
A2690 OTHER COMPENSATION	47.50	95.00	-47.50
Total Income	59.18	107.34	-48.16
Gross Profit	59.18	107.34	-48.16
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
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
FIREFIGHTER EQUIPMENT	745.00	0.00	745.00
RADIOS	1,142.40	0.00	1,142.40
Total EQUIPMENT	1,887.40	0.00	1,887.40
Total A34102 FIRE, EQUIP & CAP OUTL...	1,887.40	0.00	1,887.40
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
A34104 FIRE PROTECTION			
LEGAL SERVICES	0.00	2,177.50	-2,177.50
INSURANCE	0.00	-1,044.49	1,044.49
HOSE/LADDER TESTING	0.00	453.10	-453.10
FIREFIGHTER TRAINING	0.00	68.86	-68.86
PRINTING & SUPPLIES	0.00	106.41	-106.41
FIREFIGHTER PHYSICAL EXAMS	0.00	6,840.00	-6,840.00
BANK FEES	3.50	3.50	0.00
WEBSITE ADMINISTRATION	40.00	0.00	40.00
FIREMATIC & REHAB SUPPLIES	48.89	0.00	48.89
WASTE DISPOSAL	111.54	180.06	-68.52
EMS SUPPLIES	182.47	0.00	182.47
MISCELLANEOUS	184.00	0.00	184.00
ELECTRIC & GAS	206.48	180.03	26.45
BUILDING & GROUNDS MAINTENAN...	260.00	295.00	-35.00
FUEL - TRUCKS	295.03	270.97	24.06
PHYSICAL FITNESS	300.00	200.00	100.00
TELEPHONE & CABLE	340.83	431.72	-90.89
ASSOCIATION DUES	450.00	375.00	75.00
DATA ENTRY-INCIDENT REPORTING	2,176.00	0.00	2,176.00
APPARATUS MAINT/REPAIR	2,328.45	784.66	1,543.79
Total A34104 FIRE PROTECTION	6,927.19	11,322.32	-4,395.13
Total Expense	11,251.74	13,759.47	-2,507.73
Net Income	-11,192.56	-13,652.13	2,459.57

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

Cash Basis

	<u>Dec 19</u>	<u>Dec 18</u>
A200 CASH		
0712 OPERATING	33,164.10	3,019.35
0720 PAYROLL	<u>9,186.07</u>	<u>8,872.27</u>
Total A200 CASH	42,350.17	11,891.62
A230 CASH, SPECIAL RESERVES		
2286 APPARATUS	157,069.56	56,991.09
2294 EQUIPMENT	8,698.65	3,362.70
2302 EMERGENCY	25,086.56	25,067.28
2310 CAPITAL IMPROVEMENTS	<u>4,328.07</u>	<u>305,356.81</u>
Total A230 CASH, SPECIAL RESERVES	195,182.84	390,777.88
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>99,140.56</u>
Total A452 INVESTMENT IN SECURIT...	<u>0.00</u>	<u>271,128.85</u>
TOTAL	<u><u>237,533.01</u></u>	<u><u>673,798.35</u></u>

DEPOSIT ACCOUNTS	\$2,491,695.16
R8021 0712 OP...	\$33,180.10
Checking - 0712	Available Balance
R8021 0720 PA...	\$9,186.07
Checking - 0720	Available Balance
R8201 2528 NE...	\$2,254,146.15
Checking - 2528	Available Balance
R8021 2286 AP...	\$157,069.56
Savings - 2286	Available Balance
R8021 2294 EQ...	\$8,698.65
Savings - 2294	Available Balance
R8021 2302 EM...	\$25,086.56
Savings - 2302	Available Balance
R8021 2310 CA...	\$4,328.07
Savings - 2310	Available Balance



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

Business Banking Statement
December 31, 2019
page 1 of 3

0712

11 X 81 00011 R EM T1
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT
PO BOX 1369
BALLSTON LAKE NY 12019-0369

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

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

KeyBank Business Interest Checking
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT

0712

Beginning balance 11-30-19	\$41,928.22
1 Addition	+47.50
20 Subtractions	-8,795.09
Interest paid	+2.97
Net fees and charges	-3.50
Ending balance 12-31-19	\$33,180.10

Additions

Deposits	Date	Serial #	Source	
	12-20		Deposit Branch 0081 New York	\$47.50
Total additions				\$47.50

Subtractions

Paper Checks * check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7892	12-9	\$48.89	7896	12-10	184.00	7900	12-16	100.00
7893	12-11	805.42	7897	12-9	2,252.03	7901	12-9	1,142.40
7894	12-10	182.47	7898	12-11	100.00	7902	12-10	2,176.00
7895	12-9	450.00	7899	12-9	100.00			
Paper Checks Paid								\$7,541.21

Withdrawals	Date	Serial #	Location	
	12-5		Bill Pay:Atypica Inc. Cvfd-1 Wb1Cjeqn	\$40.00
	12-5		Bill Pay:Verizon 518399 Hbjcleqn	52.24
	12-5		Bill Pay:Time Warner Cable 106007 Tb5Czeqn	88.59
	12-5		Bill Pay:Kevin G Riehl N/A Jbucneqn	100.00

0712 - 03290

Business Banking Statement
December 31, 2019
page 2 of 3

3 0712

Subtractions

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	12-5		Bill Pay:Dean DE Capria N/A Kbdcnegn	100.00
	12-5		Bill Pay:Waste Connections 6910-1 Zbvcxeqn	111.54
	12-5		Bill Pay:National Grid 51564- Gb5Cyeqn	206.48
	12-5		Bill Pay:Tri City Janitoria N/A Pb6Cmeqn	260.00
	12-5		Bill Pay:Town of Charlton N/A 6Bhcweqn	295.03
Total subtractions				\$8,795.09

Interest earned

Annual percentage yield (APY) earned	0.10%
Number of days this statement period	31
Interest paid 12-31-19	\$2.97
Interest earned this statement period	\$2.97
Interest paid year-to-date	\$77.98

Fees and charges

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
12-31-19	Imaged Items With Statement Charge	1	3.50	-\$3.50
12-31-19	Duplicate Statement Service Charge	1	5.00	-5.00
12-31-19	Service Charge Waive To Relationship Pricing	1	5.00	+5.00
12-31-19	Paper Statement Fee	1	3.00	-3.00
12-31-19	Service Charge Waive To Relationship Pricing	1	3.00	+3.00
Fees and charges assessed this period				-\$3.50

CUSTOMER ACCOUNT DISCLOSURES

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

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

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

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

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

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

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

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

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

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

IMPORTANT LINE OF CREDIT INFORMATION

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

BALANCING YOUR ACCOUNT

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

INSTRUCTIONS

- 1** Verify and check off in your check register each deposit, check or other transaction shown on this statement.

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.	
--	--

3:33 PM

01/07/20

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
0712 OPERATING, Period Ending 12/31/2019

	Dec 31, 19	
Beginning Balance		41,928.22
Cleared Transactions		
Checks and Payments - 23 items	-8,806.59	
Deposits and Credits - 4 items	58.47	
Total Cleared Transactions	-8,748.12	
Cleared Balance		<u>33,180.10</u>
Uncleared Transactions		
Checks and Payments - 1 item	-16.00	
Total Uncleared Transactions	-16.00	
Register Balance as of 12/31/2019		<u>33,164.10</u>
Ending Balance		33,164.10

3:33 PM

01/07/20

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
0712 OPERATING, Period Ending 12/31/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						41,928.22
Cleared Transactions						
Checks and Payments - 23 items						
Check	12/03/2019	7897	VANDER MOLEN FI...	X	-2,252.03	-2,252.03
Check	12/03/2019	7902	EMERGENCY REP...	X	-2,176.00	-4,428.03
Check	12/03/2019	7901	MOTOROLA SOLU...	X	-1,142.40	-5,570.43
Check	12/03/2019	7893	FASNY FCU CARD...	X	-805.42	-6,375.85
Check	12/03/2019	7895	ASSOCIATION OF ...	X	-450.00	-6,825.85
Check	12/03/2019	7896	JAMES PUBLISHING	X	-184.00	-7,009.85
Check	12/03/2019	7894	MCKESSON MEDIC...	X	-182.47	-7,192.32
Check	12/03/2019	7900	JEFF SCRANTON	X	-100.00	-7,292.32
Check	12/03/2019	7899	CHRISTIAN DE CA...	X	-100.00	-7,392.32
Check	12/03/2019	7898	DEAN DECAPRIA	X	-100.00	-7,492.32
Check	12/03/2019	7892	GRAINGER	X	-48.89	-7,541.21
Check	12/05/2019		TOWN OF CHARLT...	X	-295.03	-7,836.24
Check	12/05/2019		TRI CITY JANITORI...	X	-260.00	-8,096.24
Check	12/05/2019		NATIONAL GRID	X	-206.48	-8,302.72
Check	12/05/2019		COUNTY WASTE	X	-111.54	-8,414.26
Check	12/05/2019	CHK	DEAN DECAPRIA	X	-100.00	-8,514.26
Check	12/05/2019		KEVIN RIEHL	X	-100.00	-8,614.26
Check	12/05/2019		TIME WARNER CA...	X	-88.59	-8,702.85
Check	12/05/2019		VERIZON	X	-52.24	-8,755.09
Check	12/05/2019		Atypica Inc.	X	-40.00	-8,795.09
Check	12/31/2019		DUPLICATE STMT ...	X	-5.00	-8,800.09
Check	12/31/2019		IMAGED ITEMS WI...	X	-3.50	-8,803.59
Check	12/31/2019		PAPER STATEMEN...	X	-3.00	-8,806.59
Total Checks and Payments					-8,806.59	-8,806.59
Deposits and Credits - 4 items						
Deposit	12/20/2019		Deposit	X	47.50	47.50
Deposit	12/31/2019		INTEREST PAYMENT	X	2.97	50.47
Deposit	12/31/2019		KEYBANK	X	3.00	53.47
Deposit	12/31/2019		KEYBANK	X	5.00	58.47
Total Deposits and Credits					58.47	58.47
Total Cleared Transactions					-8,748.12	-8,748.12
Cleared Balance					-8,748.12	33,180.10
Uncleared Transactions						
Checks and Payments - 1 item						
Check	12/01/2019	7891	AUSTIN-EDWARD ...		-16.00	-16.00
Total Checks and Payments					-16.00	-16.00
Total Uncleared Transactions					-16.00	-16.00
Register Balance as of 12/31/2019					-8,764.12	33,164.10
Ending Balance					-8,764.12	33,164.10



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

Business Banking Statement
December 31, 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)

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

KeyBank Business Interest Checking
CHARLTON FIRE DISTRICT #1
PAYROLL ACCOUNT

J0720

Beginning balance 11-30-19	\$11,622.80
3 Subtractions	-2,437.15
Interest paid	+0.42
Ending balance 12-31-19	\$9,186.07

Subtractions

Withdrawals Date	Serial #	Location	
12-2		Bill Pay:First New York Fcu 108600 Ybrcteu3	\$588.65
12-2		Bill Pay:Sunmark Federal Cr 124890 Rbhckep3	1,308.60
12-16		Direct Withdrawal, lrs Usataxpymt	539.90
Total subtractions			\$2,437.15

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 12-31-19	\$0.42
Interest earned this statement period	\$0.41
Interest paid year-to-date	\$25.20

Fees and charges

Date		Quantity	Unit Charge	
12-31-19	Duplicate Statement Service Charge	1	5.00	-\$5.00
12-31-19	Service Charge Waive To Relationship Pricing	1	5.00	+5.00
12-31-19	Paper Statement Fee	1	3.00	-3.00

Business Banking Statement
December 31, 2019
page 2 of 3

00720

Fees and
charges
(con't)

Date		Quantity	Unit Charge	
12-31-19	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 investigate whether or not there has been an error.
- 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]

3:33 PM

01/07/20

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
0720 PAYROLL, Period Ending 12/31/2019

	Dec 31, 19	
Beginning Balance		11,622.80
Cleared Transactions		
Checks and Payments - 5 items	-2,445.15	
Deposits and Credits - 3 items	8.42	
Total Cleared Transactions	-2,436.73	
Cleared Balance		<u>9,186.07</u>
Register Balance as of 12/31/2019		9,186.07
Ending Balance		9,186.07

3:33 PM

01/07/20

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
0720 PAYROLL, Period Ending 12/31/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						11,622.80
Cleared Transactions						
Checks and Payments - 5 items						
Check	12/02/2019		ANDREW G. LA PA...	X	-1,308.60	-1,308.60
Check	12/02/2019		Sharon B Cronin	X	-588.65	-1,897.25
Check	12/16/2019		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	12/31/2019		DUPLICATE STMT ...	X	-5.00	-2,442.15
Check	12/31/2019		PAPER STATEMEN...	X	-3.00	-2,445.15
Total Checks and Payments					-2,445.15	-2,445.15
Deposits and Credits - 3 items						
Deposit	12/31/2019		INTEREST PAYMENT	X	0.42	0.42
Deposit	12/31/2019		KEYBANK	X	3.00	3.42
Deposit	12/31/2019		KEYBANK	X	5.00	8.42
Total Deposits and Credits					8.42	8.42
Total Cleared Transactions					-2,436.73	-2,436.73
Cleared Balance					-2,436.73	9,186.07
Register Balance as of 12/31/2019					-2,436.73	9,186.07
Ending Balance					<u>-2,436.73</u>	<u>9,186.07</u>



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

Business Banking Statement
December 31, 2019
page 1 of 2

J2286

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.

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

J2286

Beginning balance 11-30-19	\$157,062.89
Interest paid	+6.67
Ending balance 12-31-19	\$157,069.56

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 12-31-19	\$6.67
Interest earned this statement period	\$6.66
Interest paid year-to-date	\$78.47

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.

- 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.

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.

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.

- **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.

- 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.

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

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.

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	Date	Amount
TOTAL →	\$		

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

⑥	Enter ending balance shown on your statement.
\$	

⑦	Add 5 and 6 and enter total here.
\$	

⑧	Enter total from 4.
\$	

⑨	Subtract 8 from 7 and enter difference here.
\$	

This amount should agree with your check register balance.

3:35 PM

01/07/20

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2286 APPARATUS, Period Ending 11/30/2019

	Nov 30, 19
Beginning Balance	157,062.89
Cleared Transactions	
Deposits and Credits - 1 item	6.67
Total Cleared Transactions	6.67
Cleared Balance	<u>157,069.56</u>
Register Balance as of 11/30/2019	157,069.56
Ending Balance	157,069.56



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

Business Banking Statement
December 31, 2019
page 1 of 2

J2294

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)

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

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

J2294

Beginning balance 11-30-19	\$8,698.28
Interest paid	+0.37
Ending balance 12-31-19	\$8,698.65

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 12-31-19	\$0.37
Interest earned this statement period	\$0.36
Interest paid year-to-date	\$5.95

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.

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, or error.
- 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.	

3:35 PM

01/07/20

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2294 EQUIPMENT, Period Ending 01/01/2020

	<u>Jan 1, 20</u>
Beginning Balance	8,698.28
Cleared Transactions	
Deposits and Credits - 1 item	<u>0.37</u>
Total Cleared Transactions	<u>0.37</u>
Cleared Balance	<u><u>8,698.65</u></u>
Register Balance as of 01/01/2020	8,698.65
Ending Balance	8,698.65



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

Business Banking Statement
December 31, 2019
page 1 of 2

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?
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.

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

12302

Beginning balance 11-30-19	\$25,085.49
Interest paid	+1.07
Ending balance 12-31-19	\$25,086.56

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 12-31-19	\$1.07
Interest earned this statement period	\$1.06
Interest paid year-to-date	\$19.28

1871

3:36 PM

01/07/20

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2302 EMERGENCY, Period Ending 12/31/2019

	Dec 31, 19
Beginning Balance	25,085.49
Cleared Transactions	
Deposits and Credits - 1 item	1.07
Total Cleared Transactions	1.07
Cleared Balance	<u>25,086.56</u>
Register Balance as of 12/31/2019	25,086.56
Ending Balance	25,086.56



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

Business Banking Statement
December 31, 2019
page 1 of 2

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?
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.*

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

12310

Beginning balance 11-30-19	\$4,327.89
Interest paid	+0.18
Ending balance 12-31-19	\$4,328.07

**Interest
earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 12-31-19	\$0.18
Interest earned this statement period	\$0.18
Interest paid year-to-date	\$214.58

3057

3:36 PM

01/07/20

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2310 CAPITAL IMPROVEMENTS, Period Ending 12/31/2019

	<u>Dec 31, 19</u>
Beginning Balance	4,327.89
Cleared Transactions	
Deposits and Credits - 1 item	<u>0.18</u>
Total Cleared Transactions	<u>0.18</u>
Cleared Balance	<u><u>4,328.07</u></u>
Register Balance as of 12/31/2019	4,328.07
Ending Balance	4,328.07

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

January through December 2019

Cash Basis

	Jan - Dec 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	25.20			
INTEREST & EARNINGS INVESTMENTS	3,871.15			
INTEREST & EARNINGS OPERATING	77.98			
INTEREST & EARNINGS OTHER ACCTS	318.28			
A2401 INTEREST & EARNINGS - Other	0.00	500.00	-500.00	0.0%
Total A2401 INTEREST & EARNINGS	4,292.61	500.00	3,792.61	858.5%
A2665 SALES OF PROPERTY				
SALE OF EQUIPMENT	9,900.00			
Total A2665 SALES OF PROPERTY	9,900.00			
A2690 OTHER COMPENSATION	285.00			
Total Income	314,493.71	300,516.00	13,977.71	104.7%
Gross Profit	314,493.71	300,516.00	13,977.71	104.7%
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	2,258.00			
FICA EMPLOYEE	1,711.20			
MEDICARE EMPLOYEE	400.20			
NYS INCOME TAX	465.60			
SECRETARY WAGES	7,063.80	8,400.00	-1,336.20	84.1%
TREASURER WAGES	15,703.20	19,200.00	-3,496.80	81.8%
Total PERSONAL SERVICES	27,600.00	27,600.00	0.00	100.0%
Total A34101 FIRE PER SVC	27,600.00	27,600.00	0.00	100.0%
A34102 FIRE, EQUIP & CAP OUTLAY				
BUILDING IMPROVEMENTS	549,240.15			
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	1,186.28	3,000.00	-1,813.72	39.5%
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	3,009.60			
Total EQUIPMENT	83,448.29	12,800.00	70,648.29	651.9%
Total A34102 FIRE, EQUIP & CAP OUTLAY	632,688.44	12,800.00	619,888.44	4,942.9%
A34104 FIRE PROTECTION				
ANNUAL AUDIT	0.00	4,000.00	-4,000.00	0.0%
APPARATUS MAINT/REPAIR	16,381.41	15,000.00	1,381.41	109.2%
ASSOCIATION DUES	1,375.00	200.00	1,175.00	687.5%
BANK FEES	42.00	300.00	-258.00	14.0%
BUILDING & GROUNDS MAINTENANCE	5,120.56	4,800.00	320.56	106.7%
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	2,876.00	2,500.00	376.00	115.0%
ELECTRIC & GAS	3,321.78	4,000.00	-678.22	83.0%
EMS SUPPLIES	1,560.52	2,000.00	-439.48	78.0%
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	6,840.00	7,000.00	-160.00	97.7%
FIREFIGHTER TRAINING	848.86	1,000.00	-151.14	84.9%
FIREMATIC & REHAB SUPPLIES	48.89	600.00	-551.11	8.1%
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	2,592.48	3,500.00	-907.52	74.1%
HOSE/LADDER TESTING	453.10	1,000.00	-546.90	45.3%
INSPECTION OF DEPARTMENT	7,409.11	7,000.00	409.11	105.8%
INSURANCE	21,894.45	20,000.00	1,894.45	109.5%

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

Cash Basis

January through December 2019

	Jan - Dec 19	Budget	\$ Over Budget	% of Budget
INTERIOR FIREFIGHTING FIT TRAIN	644.00	800.00	-156.00	80.5%
LEGAL SERVICES	2,177.50	3,000.00	-822.50	72.6%
MISCELLANEOUS	872.27	500.00	372.27	174.5%
PAGER REPAIR BATTERIES	0.00	1,200.00	-1,200.00	0.0%
PHYSICAL FITNESS	800.00	800.00	0.00	100.0%
POSTAGE	396.00	400.00	-4.00	99.0%
PRINTING & SUPPLIES	616.61	800.00	-183.39	77.1%
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	4,148.76	2,500.00	1,648.76	166.0%
WASTE DISPOSAL	1,290.68	800.00	490.68	161.3%
WATER	283.54	500.00	-216.46	56.7%
WEBSITE ADMINISTRATION	300.00	200.00	100.00	150.0%
Total A34104 FIRE PROTECTION	88,359.21	99,050.00	-10,690.79	89.2%
A90308 SOCIAL SECURITY				
FICA EMPLOYER	1,711.20			
MEDICARE EMPLOYER	400.20	400.00	0.20	100.1%
A90308 SOCIAL SECURITY - Other	0.00	1,800.00	-1,800.00	0.0%
Total A90308 SOCIAL SECURITY	2,111.40	2,200.00	-88.60	96.0%
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	750,759.05	300,516.00	450,243.05	249.8%
Net Income	-436,265.34	0.00	-436,265.34	100.0%



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

Business Banking Statement
December 31, 2019
page 1 of 3

2528

10 T 81 00000 R EM T1
CHARLTON FIRE DISTRICT #1
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.

KeyBank Business Interest Checking
CHARLTON FIRE DISTRICT #1

2528

Beginning balance 11-30-19	\$2,673,252.04
10 Subtractions	-419,313.82
Interest paid	+207.93
Ending balance 12-31-19	\$2,254,146.15

Subtractions

Paper Checks

** check missing from sequence*

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
1016	12-5	\$34,120.00	1029	12-18	4,700.00	1032	12-19	859.00
*1025	12-20	37,542.00	1030	12-19	30,024.05	1033	12-20	8,800.00
1026	12-18	8,985.00	1031	12-23	334.77	1034	12-23	2,165.00
*1028	12-18	291,784.00						

Paper Checks Paid \$419,313.82

Interest earned

Annual percentage yield (APY) earned	0.10%
Number of days this statement period	31
Interest paid 12-31-19	\$207.93
Interest earned this statement period	\$207.92
Interest paid year-to-date	\$810.86

Fees and charges

Date		Quantity	Unit Charge	
12-31-19	Paper Statement Fee	1	3.00	-\$3.00

,2528 - 03290

12528

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

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
12-31-19	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:

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]

4:35 PM

01/07/20

Charlton Building Project Reconciliation Summary

H200 - New Firehouse Bank Account, Period Ending 12/31/2019

	Dec 31, 19
Beginning Balance	2,673,252.04
Cleared Transactions	
Checks and Payments - 11 items	-419,316.82
Deposits and Credits - 2 Items	210.93
Total Cleared Transactions	-419,105.89
Cleared Balance	2,254,146.15
Uncleared Transactions	
Checks and Payments - 3 items	-1,249.20
Total Uncleared Transactions	-1,249.20
Register Balance as of 12/31/2019	2,252,896.95
Ending Balance	2,252,896.95

4:35 PM

01/07/20

Charlton Building Project

Reconciliation Detail

H200 - New Firehouse Bank Account, Period Ending 12/31/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						2,673,252.04
Cleared Transactions						
Checks and Payments - 11 items						
Check	11/14/2019	1016	HUEBER-BREUER ...	X	-34,120.00	-34,120.00
Check	12/12/2019	1028	BAST HATFIELD C...	X	-291,784.00	-325,904.00
Check	12/12/2019	1025	HUEBER-BREUER ...	X	-37,542.00	-363,446.00
Check	12/12/2019	1030	CKM ELECTRICAL	X	-30,024.05	-393,470.05
Check	12/12/2019	1026	H2M ARCHITECTS ...	X	-8,985.00	-402,455.05
Check	12/12/2019	1029	TRI-VALLEY PLUM...	X	-4,700.00	-407,155.05
Check	12/12/2019	1032	NYS DEPT OF ENV...	X	-859.00	-408,014.05
Check	12/12/2019	1031	NATIONAL GRID	X	-334.77	-408,348.82
Check	12/13/2019	1033	FISCAL ADVISORS...	X	-8,800.00	-417,148.82
Check	12/13/2019	1034	PREMIER PRINTIN...	X	-2,165.00	-419,313.82
Check	12/31/2019			X	-3.00	-419,316.82
Total Checks and Payments					-419,316.82	-419,316.82
Deposits and Credits - 2 items						
Deposit	12/31/2019			X	3.00	3.00
Deposit	12/31/2019			X	207.93	210.93
Total Deposits and Credits					210.93	210.93
Total Cleared Transactions					-419,105.89	-419,105.89
Cleared Balance					-419,105.89	2,254,146.15
Uncleared Transactions						
Checks and Payments - 3 items						
Check	11/14/2019	1019	NAPIERALA		-969.20	-969.20
Check	11/14/2019	1018	NAPIERALA		-107.50	-1,076.70
Check	12/12/2019	1027	NAPIERALA		-172.50	-1,249.20
Total Checks and Payments					-1,249.20	-1,249.20
Total Uncleared Transactions					-1,249.20	-1,249.20
Register Balance as of 12/31/2019					-420,355.09	2,252,896.95
Ending Balance					-420,355.09	2,252,896.95

4:36 PM
01/07/20
Cash Basis

Charlton Building Project

Profit & Loss

December 2019

	Dec 19	Nov 19	% Change
Income			
H2401 · Interest and Earnings	207.93	226.92	-8.4%
Total Income	207.93	226.92	-8.4%
Gross Profit	207.93	226.92	-8.4%
Expense			
H34102 · New Firehouse Expenditures			
200 · NEW BUILDING CONSTRUCTION PHASE			
201 · New Construction	296,484.00	589,671.34	-49.7%
203 · Construction Contingency	0.00	13,750.00	-100.0%
204.2 · HB - Field Staff Expense	19,680.00	19,680.00	0.0%
204.3 · HB - Overhead and Profit	13,750.00	0.00	100.0%
205 · H2M - Architectural Design	8,985.00	11,980.00	-25.0%
206 · Napierala & Associates	172.50	1,076.70	-84.0%
208 · Utilities Cost	31,217.82	-741.51	4,310.0%
209 · Job Site Consumables	4,112.00	690.00	495.9%
Total 200 · NEW BUILDING CONSTRUCTION PHASE	374,401.32	636,106.53	-41.1%
400 · PROFESSIONAL SERVICES			
404 · Finance & Legal Fees	10,965.00	3,756.17	191.9%
Total 400 · PROFESSIONAL SERVICES	10,965.00	3,756.17	191.9%
H34102 · New Firehouse Expenditures - Other	0.00	15,426.56	-100.0%
Total H34102 · New Firehouse Expenditures	385,366.32	655,289.26	-41.2%
Total Expense	385,366.32	655,289.26	-41.2%
Net Income	-385,158.39	-655,062.34	41.2%