

Charlton Fire District Meeting Minutes

November 3, 2020

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on November 3, 2020 at 7:10 p.m.

PRESENT: Jeff Voigt (Chairman), Bob LeGere, Steve Eichfeld (7:30), Leland Roden, Kevin Loukes, Sharon Cronin (Secretary), Andy La Patra (Treasurer)

ABSENT:

1. Approval of Agenda

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

2. Approval of Minutes

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

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: \$217,267.35
Payroll Account: \$10,545.55
Apparatus Capital Reserve: \$157,116.78
Equipment Capital Reserve: \$8,701.27
Emergency Capital Reserve: \$25,094.10
Capital Improvement Reserve: \$4,329.38
Bond Account: \$191,649.72
Total ending on November 1, 2020: \$614,704.15

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

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

5. Chief's Report

- a. Dean DeCapria presented Chief's Report. 61 calls for the month:
 - 2-EMS
 - 5-Structure fires
 - 3-MVA
 - 1-Fire alarm

8. New Business

- a. Resolution 23-2020 requiring petitions and to appoint and compensate the chairman and election inspectors was discussed and approved.
- b. The Budget Hearing is Tuesday, October 20th at 7 pm. The secretary will place a notification in the Gazette.
- c. Outstanding warranty items for the new firehouse were discussed. The secretary will contact Hueber and Breuer on the status of the warranty items and request a timeline for repairs to be completed.
- d. Commissioner Bob LeGere notified the board that he will not be seeking another term as commissioner. His current term expires at the end of December. We wish him well on his future endeavors.

Motion to approve purchase of a sawzall from Webb not to exceed \$250.00 made by Jeff Voigt seconded by Bob LeGere. Approved 5-0.

Motion to approve the purchase of pager batteries from AGT for \$150.00 made by Jeff Voigt seconded by Kevin Loukes. Approved 5-0.

Motion to approve the purchase of a roll of stamps for the treasurer made by Jeff Voigt seconded by Leland Roden. Approved 5-0.

Motion to approve the transfer of \$388.87 to the bond account made by Jeff Voigt seconded by Steve Eichfeld Approved 5-0.

Motion to approve the compressor donation from Burnt Hills Fire Department and the purchase of required parts to convert from 3 phase to single phase made by Jeff Voigt seconded by Steve Eichfeld. Approved 5-0.

9. Privilege of the Floor

Firefighter Pete O'Brien and Chief DeCapria discussed the upcoming commissioner vacancy.

10. Adjournment

Motion to adjourn made by Jeff Voigt and seconded by Leland Roden. 8:30 p.m.
Approved 5-0.

1-Brush Fire
1-CO emergency
48-Electrical Emergencies/tree into houses

- b. Car 18 mileage as of 11/1 is 54,550 and car 18-0 mileage as of 11/1 is 66,007.
- c. Chainsaws are in service. Inservice training is scheduled.
- d. Sawzall is in need of replacement. It is more cost effective to purchase a new one with batteries.
- e. The county FEMA declaration workshop will take place next week.
- f. 12 Pager batteries are needed at a cost of \$150.00 from AGT.
- g. Burnt Hills Fire Department is donating their air compressor to CFD. It is 3 phase and will need to be converted to single phase. Parts needed were discussed.
- h. 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 (Leland Roden)**
Report under Unfinished Business.
- e. **Staff Relations/Code of Ethics Committee (Steve Eichfeld)**
There is nothing to report at this time.

7. Unfinished Business

- a. The board will be implementing a smoking policy. No smoking/vaping signs will be posted in the firehouse.
- b. The chairman is meeting with an engineer about the requirements for stove hood. The stove is non-operational until a plan has been developed.
- c. There is an interested buyer in the old firehouse. He has submitted plans to the town and is requesting a special use permit for a woodworking studio. Plans can be found on the town hall website. Additionally, septic system plans for the old firehouse have been developed. Bids have been submitted. Flynn Excavating will begin work soon.

10:38 AM

11/02/20

Cash Basis

CHARLTON FIRE DISTRICT #1 Profit & Loss October 2020

	Oct 20	Sep 20	\$ Change
Income			
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS OTHER ACCTS	3.32	3.34	-0.02
Total A2401 INTEREST & EARNINGS	3.32	3.34	-0.02
Total Income	3.32	3.34	-0.02
Gross Profit	3.32	3.34	-0.02
Expense			
A97106 DEBT PRINCIPAL, SERIAL B			
PRINCIPAL ON BONDS	0.00	75,000.00	-75,000.00
Total A97106 DEBT PRINCIPAL, SERIAL B	0.00	75,000.00	-75,000.00
A97107 DEBT INTEREST, SERIAL BO			
INTEREST ON BONDS	0.00	51,353.13	-51,353.13
Total A97107 DEBT INTEREST, SERIAL BO	0.00	51,353.13	-51,353.13
A34101 FIRE PER SVC			
PERSONAL SERVICES			
SECRETARY WAGES	588.65	588.65	0.00
TREASURER WAGES	1,308.60	1,308.60	0.00
Total PERSONAL SERVICES	1,897.25	1,897.25	0.00
Total A34101 FIRE PER SVC	1,897.25	1,897.25	0.00
A34104 FIRE PROTECTION			
EMS TRAINING	0.00	100.00	-100.00
BANK FEES	0.00	44.00	-44.00
FIREFIGHTER PHYSICAL EXAMS	0.00	6,480.00	-6,480.00
PUBLIC NOTICES	0.00	10.26	-10.26
DATA ENTRY-INCIDENT REPORTING	0.00	198.33	-198.33
WASTE DISPOSAL	59.00	118.00	-59.00
WEBSITE ADMINISTRATION	60.00	0.00	60.00
FUEL - TRUCKS	99.75	169.77	-70.02
BUILDING & GROUNDS MAINTENANCE	530.00	584.48	-54.48
BUILDING & GROUNDS REPAIRS	546.24	0.00	546.24
APPARATUS MAINT/REPAIR	650.37	1,483.87	-833.50
TELEPHONE & CABLE	920.96	178.64	742.32
INSURANCE	2,828.81	0.00	2,828.81
ELECTRIC	3,381.97	64.71	3,317.26
Total A34104 FIRE PROTECTION	9,077.10	9,432.06	-354.96
H34102 NEW FIREHOUSE			
400 PROFESSIONAL SERVICES			
404 FINANCES & LEGAL FEES	1,800.00	0.00	1,800.00
Total 400 PROFESSIONAL SERVICES	1,800.00	0.00	1,800.00
200 NEW BLDG CONSTRUCTION PHASE			
206 JOB SITE CONSUMABLES	0.00	73.95	-73.95
206 H2M - ARCHITECTURAL DESIGN	1,198.00	0.00	1,198.00
206 NAPIERALA & ASSOCIATES	1,404.25	0.00	1,404.25
Total 200 NEW BLDG CONSTRUCTION PHASE	2,602.25	73.95	2,528.30
300 OWNERS EXPENSES & MISC			
301 FIRE DEPT FFE ALLOWANCE	11,619.08	8,133.22	3,485.86
Total 300 OWNERS EXPENSES & MISC	11,619.08	8,133.22	3,485.86
Total H34102 NEW FIREHOUSE	18,021.33	8,207.17	7,814.16
Total Expense	26,998.58	145,889.61	-118,893.93
Net Income	-26,995.26	-145,886.27	118,893.91

KEYBANK CFD #1 ACCOUNT BALANCES OCT 30, 2020			
Date	Account Name	Account #	Closing Avail.
Oct 30, 2020	OPERATING ACCOUNT	0712	\$217,267.35
Oct 30, 2020	PAYROLL ACCOUNT	0720	\$10,545.55
Oct 30, 2020	BOND ACCOUNT	2528	\$191,649.72
Oct 30, 2020	APPARATUS CAPITAL RESERVE	2286	\$157,116.78
Oct 30, 2020	EQUIPMENT CAPITAL RESERVES	2294	\$8,701.27
Oct 30, 2020	EMERGENCY REPAIR RESERVES	2302	\$25,094.10
Oct 30, 2020	CAPITAL IMPROVEMENTS RESERVES	2310	\$4,329.38
Total Balances:			\$614,704.15

10:37 AM

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

Cash Basis

	<u>Oct 20</u>	<u>Oct 19</u>
A200 CASH		
0712 OPERATING	215,803.10	53,152.09
0720 PAYROLL	<u>10,545.55</u>	<u>14,059.07</u>
Total A200 CASH	226,348.65	67,211.16
A230 CASH, SPECIAL RESERVES		
2286 APPARATUS	157,116.78	157,056.44
2294 EQUIPMENT	8,701.27	8,697.93
2302 EMERGENCY	25,094.10	25,084.46
2310 CAPITAL IMPROVEMENTS	4,329.38	4,327.71
2528 NEW FIREHOUSE	<u>191,649.72</u>	<u>3,293,117.68</u>
Total A230 CASH, SPECIAL RESER...	<u>386,891.25</u>	<u>3,488,284.22</u>
TOTAL	<u><u>613,239.90</u></u>	<u><u>3,555,495.38</u></u>



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

Public Sector Statement
October 31, 2020
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10712

20 X 81 00020 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)

Public Transaction Basic 10712
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT

Beginning balance 9-30-20	\$224,781.20
1 Addition	+16,120.33
20 Subtractions	-23,634.18
Ending balance 10-31-20	\$217,267.35

Additions

Transfers	Date	Serial #	Source				
	10-9		Trf Fr DDA	12528	3290		\$16,120.33
Total additions							\$16,120.33

Subtractions

Paper Checks * check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
8105	10-14	\$1,800.00	8113	10-13	1,039.40	8120	10-16	100.00
8106	10-13	305.00	8114	10-16	1,645.00	8121	10-14	100.00
8107	10-13	2,558.97	8115	10-20	281.07	8122	10-13	3,381.97
8108	10-14	546.24	8116	10-13	160.93	8123	10-13	530.00
*8110	10-13	272.40	8117	10-13	1,198.00	*8125	10-13	99.75
8111	10-15	6,006.68	8118	10-13	480.12	8126	10-26	240.84
8112	10-13	2,828.81	8119	10-13	59.00			
Paper Checks Paid								\$23,634.18

Interest earned

Number of days this statement period	31
Interest paid year-to-date	\$15.20

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-31-55-0228
555 Patroon Creek Blvd
Albany, NY 12208

- 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.		⑤	List any deposits from your check register that are <i>not</i> shown on your statement.
Check # or 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.

10:30 AM

11/02/20

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
0712 OPERATING, Period Ending 09/30/2020

	<u>Sep 30, 20</u>
Beginning Balance	224,781.20
Cleared Transactions	
Checks and Payments - 20 Items	-23,634.18
Deposits and Credits - 1 item	16,120.33
Total Cleared Transactions	<u>-7,513.85</u>
Cleared Balance	<u>217,267.35</u>
Register Balance as of 09/30/2020	217,267.35
New Transactions	
Checks and Payments - 2 items	<u>-1,464.25</u>
Total New Transactions	<u>-1,464.25</u>
Ending Balance	<u><u>215,803.10</u></u>

10:30 AM

11/02/20

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
0712 OPERATING, Period Ending 09/30/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						224,781.20
Cleared Transactions						
Checks and Payments - 20 Items						
Check	10/06/2020	8111	AJ SIGN CO	X	-6,006.68	-6,006.68
Check	10/06/2020	8122	NATIONAL GRID	X	-3,381.97	-9,388.65
Check	10/06/2020	8112	AMSURE	X	-2,828.81	-12,217.46
Check	10/06/2020	8107	RICOH USA INC	X	-2,558.97	-14,776.43
Check	10/06/2020	8105	FISCAL ADVISORS...	X	-1,800.00	-16,576.43
Check	10/06/2020	8114	RMFENCE & DECK...	X	-1,645.00	-18,221.43
Check	10/06/2020	8117	H2M ARCHITECTS ...	X	-1,198.00	-19,419.43
Check	10/06/2020	8113	FASNY FCU CARD...	X	-1,039.40	-20,458.83
Check	10/06/2020	8108	LANSING ENGINEE...	X	-546.24	-21,005.07
Check	10/06/2020	8123	TRI CITY JANITORI...	X	-530.00	-21,535.07
Check	10/06/2020	8118	SPECTRUM	X	-480.12	-22,015.19
Check	10/06/2020	8106	VANDER MOLEN FI...	X	-305.00	-22,320.19
Check	10/06/2020	8115	BURNT HILLS HAR...	X	-281.07	-22,601.26
Check	10/06/2020	8110	GIL'S GARAGE	X	-272.40	-22,873.66
Check	10/06/2020	8116	LOWE'S	X	-160.93	-23,034.59
Check	10/06/2020	8121	KEVIN RIEHL	X	-100.00	-23,134.59
Check	10/06/2020	8120	DEAN DECAPRIA	X	-100.00	-23,234.59
Check	10/06/2020	8125	TOWN OF CHARLT...	X	-99.75	-23,334.34
Check	10/06/2020	8119	COUNTY WASTE	X	-59.00	-23,393.34
Check	10/15/2020	8126	SPECTRUM	X	-240.84	-23,634.18
Total Checks and Payments					-23,634.18	-23,634.18
Deposits and Credits - 1 Item						
Transfer	10/09/2020		TRANSFER TO OP...	X	16,120.33	16,120.33
Total Deposits and Credits					16,120.33	16,120.33
Total Cleared Transactions					-7,513.85	-7,513.85
Cleared Balance					-7,513.85	217,267.35
Register Balance as of 09/30/2020					-7,513.85	217,267.35
New Transactions						
Checks and Payments - 2 Items						
Check	10/06/2020	8109	NAPIERALA CONS...		-1,404.25	-1,404.25
Check	10/06/2020	8124	Atypica Inc.		-60.00	-1,464.25
Total Checks and Payments					-1,464.25	-1,464.25
Total New Transactions					-1,464.25	-1,464.25
Ending Balance					-8,978.10	215,803.10



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

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00720

2 X 81 00002 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)

Public Transaction Basic 00720
CHARLTON FIRE DISTRICT #1
PAYROLL ACCOUNT

Beginning balance 9-30-20	\$12,442.80
2 Subtractions	-1,897.25
Ending balance 10-31-20	\$10,545.55

Subtractions

Paper Checks * check missing from sequence

<u>Check</u>	<u>Date</u>	<u>Amount</u>	<u>Check</u>	<u>Date</u>	<u>Amount</u>
1014	10-7	\$588.65	1015	10-16	1,308.60

Paper Checks Paid **\$1,897.25**

Interest earned

Number of days this statement period	31
Interest paid year-to-date	\$0.38

10:30 AM

11/02/20

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
0720 PAYROLL, Period Ending 10/31/2020

	<u>Oct 31, 20</u>
Beginning Balance	12,442.80
Cleared Transactions	
Checks and Payments - 2 Items	<u>-1,897.25</u>
Total Cleared Transactions	<u>-1,897.25</u>
Cleared Balance	<u>10,545.55</u>
Register Balance as of 10/31/2020	10,545.55
Ending Balance	10,545.55

10:30 AM

11/02/20

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
0720 PAYROLL, Period Ending 10/31/2020

Type	Date	Num	Name	Cir	Amount	Balance
Beginning Balance						12,442.80
Cleared Transactions						
Checks and Payments - 2 Items						
Check	10/06/2020	1015	ANDREW G. LA PA...	X	-1,308.60	-1,308.60
Check	10/06/2020	1014	SHARON B. CRONIN	X	-588.65	-1,897.25
Total Checks and Payments					-1,897.25	-1,897.25
Total Cleared Transactions					-1,897.25	-1,897.25
Cleared Balance					-1,897.25	10,545.55
Register Balance as of 10/31/2020					-1,897.25	10,545.55
Ending Balance					-1,897.25	10,545.55



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Cleveland, OH 44101-5885

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.2528

T #1 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)

Public Transaction Basic Interest J2528
CHARLTON FIRE DISTRICT #1

Beginning balance 9-30-20	\$207,768.39
1 Subtraction	-16,120.33
Interest paid	+1.66
Ending balance 10-31-20	\$191,649.72

Subtractions

Transfers	Date	Serial #	Destination				
	10-9		Trf To DDA		10712	3290	\$16,120.33
			Total subtractions				\$16,120.33

Interest earned

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	31
Interest paid 10-30-20	\$1.66
Interest earned this statement period	\$1.66
Interest paid year-to-date	\$424.94

2642

10:31 AM

11/02/20

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2528 NEW FIREHOUSE, Period Ending 10/31/2020

	<u>Oct 31, 20</u>
Beginning Balance	207,768.39
Cleared Transactions	
Checks and Payments - 1 Item	-16,120.33
Deposits and Credits - 1 Item	1.66
Total Cleared Transactions	<u>-16,118.67</u>
Cleared Balance	<u><u>191,649.72</u></u>
Register Balance as of 10/31/2020	191,649.72
Ending Balance	191,649.72

10:32 AM

11/02/20

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
2528 NEW FIREHOUSE, Period Ending 10/31/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						207,758.39
Cleared Transactions						
Checks and Payments - 1 item						
Transfer	10/09/2020			X	-16,120.33	-16,120.33
Total Checks and Payments					-16,120.33	-16,120.33
Deposits and Credits - 1 item						
Deposit	10/30/2020		INTEREST PAID	X	1.66	1.66
Total Deposits and Credits					1.66	1.66
Total Cleared Transactions					-16,118.67	-16,118.67
Cleared Balance					-16,118.67	191,649.72
Register Balance as of 10/31/2020					-16,118.67	191,649.72
Ending Balance					-16,118.67	191,649.72



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

Public Sector Statement
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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)

Public Savings 12286
CHARLTON FIRE DISTRICT #1
APPARATUS CAPITAL RESERVE

Beginning balance 9-30-20	\$157,115.45
Interest paid	+1.33
Ending balance 10-31-20	\$157,116.78

**Interest
earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	31
Interest paid 10-30-20	\$1.33
Interest earned this statement period	\$1.33
Interest paid year-to-date	\$47.22

- 2024

10:32 AM

11/02/20

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2286 APPARATUS, Period Ending 09/30/2020

	<u>Sep 30, 20</u>
Beginning Balance	157,115.45
Cleared Transactions	
Deposits and Credits - 1 item	<u>1.33</u>
Total Cleared Transactions	<u>1.33</u>
Cleared Balance	<u>157,116.78</u>
Register Balance as of 09/30/2020	157,116.78
Ending Balance	157,116.78



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

Public Sector Statement
October 31, 2020
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12294

T 81 00000 R RM 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)

Public Savings 12294
CHARLTON FIRE DISTRICT #1
EQUIPMENT CAPITAL RESERVES

Beginning balance 9-30-20	\$8,701.20
Interest paid	+0.07
Ending balance 10-31-20	\$8,701.27

**Interest
earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	31
Interest paid 10-30-20	\$0.07
Interest earned this statement period	\$0.07
Interest paid year-to-date	\$2.62

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-31-55-0228
555 Patroon Creek Blvd
Albany, NY 12205

- 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

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Enter into your check register and SUBTRACT:

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- The "Interest earned" shown on your statement, if any.

[illegible]

10:33 AM

11/02/20

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2294 EQUIPMENT, Period Ending 11/01/2020

	<u>Nov 1, 20</u>
Beginning Balance	8,701.20
Cleared Transactions	
Deposits and Credits - 1 Item	<u>0.07</u>
Total Cleared Transactions	<u>0.07</u>
Cleared Balance	<u><u>8,701.27</u></u>
Register Balance as of 11/01/2020	8,701.27
Ending Balance	8,701.27



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

Public Sector Statement
October 31, 2020
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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?
Call our Key Business Resource Center
1-888-KEY4BIZ (1-888-539-4249)

Public Savings 2302
CHARLTON FIRE DISTRICT #1
EMERGENCY REPAIR RESERVES

Beginning balance 9-30-20	\$25,093.88
Interest paid	+0.22
Ending balance 10-31-20	\$25,094.10

**Interest
earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	31
Interest paid 10-30-20	\$0.22
Interest earned this statement period	\$0.21
Interest paid year-to-date	\$7.54

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Customer Disputes
NY-31-55-0228
555 Patroon Creek Blvd
Albany, NY 12208**

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Cleveland, Ohio 44101-4518

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- The "interest earned" shown on your statement, if any.

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10:35 AM

11/02/20

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2302 EMERGENCY, Period Ending 10/31/2020

	Oct 31, 20
Beginning Balance	25,093.88
Cleared Transactions	
Deposits and Credits - 1 Item	0.22
Total Cleared Transactions	0.22
Cleared Balance	<u>25,094.10</u>
Register Balance as of 10/31/2020	<u>25,094.10</u>
Ending Balance	25,094.10



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

Public Sector Statement
October 31, 2020
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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)

Public Savings .2310

CHARLTON FIRE DISTRICT #1
CAPITAL IMPROVEMENTS RESERVES

Beginning balance 9-30-20	\$4,329.34
Interest paid	+0.04
Ending balance 10-31-20	\$4,329.38

**Interest
earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	31
Interest paid 10-30-20	\$0.04
Interest earned this statement period	\$0.03
Interest paid year-to-date	\$1.31

10:36 AM

11/02/20

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2310 CAPITAL IMPROVEMENTS, Period Ending 10/31/2020

	<u>Oct 31, 20</u>
Beginning Balance	4,329.34
Cleared Transactions	
Deposits and Credits - 1 Item	<u>0.04</u>
Total Cleared Transactions	<u>0.04</u>
Cleared Balance	<u><u>4,329.38</u></u>
Register Balance as of 10/31/2020	4,329.38
Ending Balance	4,329.38

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

Cash Basis

January through October 2020

	Jan - Oct 20	Budget	\$ Over Budget	% of Budget
Income				
A1001 REAL PROP TXS	482,581.23			
A1001 REAL PROPERTY TAXES	0.00	482,581.00	-482,581.00	0.0%
Total A1001 REAL PROPERTY TAXES	0.00	482,581.00	-482,581.00	0.0%
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS CHECKING	0.38			
INTEREST & EARNINGS OPERATING	15.20			
INTEREST & EARNINGS OTHER ACCTS	331.06			
A2401 INTEREST & EARNINGS - Other	0.00	500.00	-500.00	0.0%
Total A2401 INTEREST & EARNINGS	346.64	500.00	-153.36	69.3%
A2665 SALES OF PROPERTY				
SALE OF EQUIPMENT	103.28			
Total A2665 SALES OF PROPERTY	103.28			
A2680 INSURANCE RECOVERIES				
INSURANCE RECOVERIES	4,564.39			
Total A2680 INSURANCE RECOVERIES	4,564.39			
A2690 OTHER COMPENSATION	95.00			
H2401 INTEREST & EARNINGS	152.57			
Total Income	487,843.11	483,061.00	4,782.11	101.0%
Gross Profit	487,843.11	483,061.00	4,782.11	101.0%
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	2,207.80			
FICA EMPLOYEE	855.60			
MEDICARE EMPLOYEE	200.10			
NYS INCOME TAX	349.20			
SECRETARY WAGES	5,886.50	8,400.00	-2,513.50	70.1%
TREASURER WAGES	13,086.00	19,200.00	-6,114.00	68.2%
Total PERSONAL SERVICES	22,585.20	27,600.00	-5,014.80	81.6%
Total A34101 FIRE PER SVC	22,585.20	27,600.00	-5,014.80	81.6%
A34102 FIRE, EQUIP & CAP OUTLAY				
BUILDING IMPROVEMENTS	26,428.00			
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	0.00	3,000.00	-3,000.00	0.0%
HOSE REPLACEMENT	0.00	800.00	-800.00	0.0%
PERSONAL PROTECTIVE EQUIP	11,880.66	6,000.00	5,880.66	198.0%
Total EQUIPMENT	11,880.66	12,800.00	-919.34	92.8%
Total A34102 FIRE, EQUIP & CAP OUTLAY	38,308.66	12,800.00	25,508.66	299.3%
A34104 FIRE PROTECTION				
ANNUAL AUDIT	3,500.00	4,000.00	-500.00	87.5%
APPARATUS MAINT/REPAIR	18,368.92	15,000.00	3,368.92	122.4%
ASSOCIATION DUES	0.00	200.00	-200.00	0.0%
BANK FEES	68.50	300.00	-230.50	23.2%
BUILDING & GROUNDS MAINTENANCE	5,590.29	4,800.00	790.29	116.5%
BUILDING & GROUNDS REPAIRS	568.81	4,300.00	-3,731.19	13.2%
COMMISSIONER TRAINING	0.00	300.00	-300.00	0.0%
DATA ENTRY-INCIDENT REPORTING	198.33	2,500.00	-2,301.67	7.9%
ELECTRIC	5,338.91	4,000.00	1,338.91	133.5%
EMS SUPPLIES	2,167.42	2,000.00	167.42	108.4%
EMS TRAINING	1,030.00	500.00	530.00	206.0%
EQUIPMENT MAINT/REPAIR	34.28	1,000.00	-965.72	3.4%
FIRE PREVENTION	1,717.94	3,000.00	-1,282.06	57.3%
FIREFIGHTER PHYSICAL EXAMS	6,480.00	7,000.00	-520.00	92.6%
FIREFIGHTER TRAINING	614.80	1,000.00	-385.20	61.5%
FIREMATIC & REHAB SUPPLIES	0.00	800.00	-800.00	0.0%
FOAM	1,560.00	50.00	1,500.00	3,100.0%
FOOD REIMBURSEMENTS	247.67	300.00	-52.33	82.6%
FUEL - BUILDING	2,936.04	4,000.00	-1,063.96	73.4%

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
January through October 2020

Cash Basis

	Jan - Oct 20	Budget	\$ Over Budget	% of Budget
FUEL - TRUCKS	1,827.43	3,500.00	-1,872.57	46.5%
HOSELADDER TESTING	1,085.10	1,000.00	85.10	108.5%
INSPECTION OF DEPARTMENT	7,110.38	7,000.00	110.38	101.6%
INSURANCE	24,951.88	30,000.00	-5,048.34	83.2%
INTERIOR FIREFIGHTING FIT TRAIN	420.00	800.00	-380.00	52.5%
LEGAL SERVICES	0.00	3,000.00	-3,000.00	0.0%
MISCELLANEOUS	1,441.53	500.00	941.53	288.3%
PAGER REPAIR BATTERIES	0.00	1,200.00	-1,200.00	0.0%
PHYSICAL FITNESS	125.00	800.00	-675.00	15.6%
POSTAGE	55.00	400.00	-345.00	13.8%
PRINTING & SUPPLIES	575.88	800.00	-224.12	72.0%
PUBLIC NOTICES	238.28	200.00	38.28	119.1%
SCBA PACK TESTING	0.00	1,000.00	-1,000.00	0.0%
TELEPHONE & CABLE	3,972.17	2,500.00	1,472.17	158.9%
WASTE DISPOSAL	1,075.64	800.00	275.64	134.5%
WATER	285.48	500.00	-214.52	57.1%
WEBSITE ADMINISTRATION	200.00	200.00	0.00	100.0%
Total A34104 FIRE PROTECTION	93,594.44	109,050.00	-15,455.56	85.8%
A90308 SOCIAL SECURITY				
FICA EMPLOYER	855.80	1,800.00	-944.40	47.5%
MEDICARE EMPLOYER	200.10	400.00	-199.90	50.0%
Total A90308 SOCIAL SECURITY	1,055.70	2,200.00	-1,144.30	48.0%
A90408 WORKER'S COMPENSATION	262.00			
A97106 DEBT PRINCIPAL, SERIAL B				
PRINCIPAL ON BONDS	75,000.00	75,000.00	0.00	100.0%
Total A97106 DEBT PRINCIPAL, SERIAL B	75,000.00	75,000.00	0.00	100.0%
A97107 DEBT INTEREST, SERIAL BO				
INTEREST ON BONDS	101,565.07	101,565.00	0.07	100.0%
Total A97107 DEBT INTEREST, SERIAL BO	101,565.07	101,565.00	0.07	100.0%
A99019 INTERFUND TRANSFERS				
TO APPARATUS CAPITAL RESERVES	0.00	50,000.00	-50,000.00	0.0%
TO CAPITAL IMPROVEMENT RESERVES	0.00	48,866.00	-48,866.00	0.0%
TO EQUIPMENT CAPITAL RESERVES	0.00	56,000.00	-56,000.00	0.0%
Total A99019 INTERFUND TRANSFERS	0.00	154,866.00	-154,866.00	0.0%
H34102 NEW FIREHOUSE				
200 NEW BLDG CONSTRUCTION PHASE				
201.1 EAST HATFIELD	986,285.59			
204.1 HUEBERBREUER - OFF STAFF	9,475.00			
204.2 HB - FIELD STAFF EXPENSE	99,840.00			
204.3 HB OVERHEAD & PROFIT	57,474.00			
205 H2M - ARCHITECTURAL DESIGN	29,950.00			
206 NAPIERALA & ASSOCIATES	4,489.75			
206.1 CKM ELECTRICAL	258,436.70			
206.2 TRI-VALLEY P&L - HVAC	244,799.89			
206.3 TRI-VALLEY P&L - PLUMBING	100,647.30			
207 INSPECTIONS	5,318.70			
208 UTILITIES COST	22,000.06			
209 JOB SITE CONSUMABLES	16,398.62			
Total 200 NEW BLDG CONSTRUCTION PHASE	1,875,775.63			
300 OWNERS EXPENSES & MISC				
301 FIRE DEPT FFE ALLOWANCE	161,134.30			
Total 300 OWNERS EXPENSES & MISC	161,134.30			
400 PROFESSIONAL SERVICES				
401 OFFICE EXPENSE/NOTICES	55.00			
403 ACCOUNTING SERVICES	0.00			
404 FINANCES & LEGAL FEES	1,800.00			
Total 400 PROFESSIONAL SERVICES	1,855.00			
Total H34102 NEW FIREHOUSE	2,038,764.93			
Total Expense	2,371,136.00	483,081.00	1,888,055.00	490.8%
Net Income	-1,883,292.89	0.00	-1,883,292.89	100.0%