

Charlton Fire District Meeting Minutes October 5, 2021

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on October 5, 2021 at 7:00 p.m.

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

ABSENT:

1. Approval of Agenda

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

2. Approval of Minutes

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

3. Chairman's Report

4. Treasurer's Report

- a. Treasurer's Report presented by Andy LaPatra.
- b. Review and audit of bills.
- c. Operating Account: \$354,108.36
Payroll Account: \$11,520.60
Apparatus Capital Reserve: \$207,135.27
Equipment Capital Reserve: \$64,706.68
Emergency Capital Reserve: \$25,096.39
Capital Improvement Reserve: \$48,333.40
Bond Account: \$56,475.30
Total ending on October 1, 2021: \$767,376.00

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

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

5. Chief's Report

- a. Dean DeCapria presented the Chief's Report. 25 calls for the month:
 - 20-EMS
 - 1-Pump out
 - 1-Fire alarm
 - 1-MVA
 - 2-Electrical Emergency

- b. Car 18 mileage as of 10/1 is 62,305 and car 18-0 mileage as of 10/1 is 67,386.
- c. Portable pump came in and is in service.
- d. Car 18 is due for yearly service and inspection in October.
- e. Ladder testing is Oct 12th at 3:30.
- f. Glenville Family Health is no longer doing yearly physicals. The chief is looking into companies who would be able to do them.
- g. Parking lot sealcoating/stripping has been completed.
- h. Chief expressed concern over an apparent comment made by a board member to a fireman. Ethics of those comments were brought into question by the Chief. All board members denied making such comments.
- i. Chief DeCapria presented purchase requests. (Motions under new business)

6. Committee Reports

- a. **Facilities Management (Kevin Loukes)**
See Chief's Report
- b. **Apparatus and Equipment (Steve Eichfeld)**
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)**
There is nothing to report at this time.
- e. **Staff Relations/Code of Ethics Committee (Amanda Gannon)**
There is nothing to report at this time.

7. Unfinished Business

- a. The mailbox replacement was discussed. The board was unaware it had been replaced. It was unclear as to who replaced the new mailbox and post.
- b. The status of the security cameras was discussed. Cameras will be fully operational soon. Commissioner Leland is waiting on supplies to come in.
- c. The revisions to the Alcohol Policy were discussed. Commissioners' Manual guidelines for establishing such policy were further discussed. Additional changes need to be made and will be presented at a future mtg.
- d. Commissioner Gannon inquired about consequences for individuals who are not following the mask policy. It was indicated that chiefs will handle individual firefighters who do not follow requirements. Chiefs have been given copies of Covid cards for most firefighters. Still waiting on a few.

8. New Business

- a. Commissioners discussed and approved the secretary to place budget hearing notification in the Gazette.
- b. Commissioners discussed and approved the secretary to place snow plowing bid notification in the Gazette.
- c. Commissioners discussed and approved the secretary to place cleaning bid notification in the Gazette.
- d. Commissioners discussed and approved the secretary to place commissioner election notification in the Gazette.
- e. Commissioners discussed and approved the usage of the meeting room for Meet the Candidate Night. Guests must wear masks.

Motion to approve the purchase of EMS supplies not to exceed \$500.00 made by Jeff Voigt and seconded by Leland Roden. Approved 5-0.

Motion to approve the purchase of an adapter from Darley for \$80.00 plus shipping made by Jeff Voigt and seconded by Amanda Gannon. Approved 5-0.

Motion to approve the usage of apparatus for Fire Prevention made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

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

Motion to approve the secretary to place snow plowing bid notification in the Gazette made by Jeff Voigt and seconded by Leland Roden. Approved 5-0.

Motion to approve the secretary to place cleaning bid notification in the Gazette made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

Motion to approve the secretary to place commissioner election notification in the Gazette made by Jeff Voigt and seconded by Amanda Gannon. Approved 5-0.

Motion to approve usage of the training room for Meet the Candidate Night made by Jeff Voigt and seconded by Steve Eichfeld. Approved 5-0.

Motion to approve the BDB sealcoating invoice for \$3,750 made by Jeff Voigt and seconded by Leland Roden. Approved 5-0.

9. Privilege of the Floor

Nothing to report

10. Adjournment

Motion to adjourn made by Jeff Voigt and seconded by Leland Roden 8:00 p.m. Approved 5-0.

1:33 PM

10/05/21

Cash Basis

CHARLTON FIRE DISTRICT #1

Profit & Loss

September 2021

	Sep 21	Aug 21	\$ Change
Income			
H2401 INTEREST & EARNINGS	0.47	0.48	-0.01
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS OTHER ACCTS	2.83	2.94	-0.11
Total A2401 INTEREST & EARNINGS	2.83	2.94	-0.11
Total Income	3.30	3.42	-0.12
Gross Profit	3.30	3.42	-0.12
Expense			
H34102 NEW FIREHOUSE			
400 PROFESSIONAL SERVICES			
404 FINANCES & LEGAL FEES	0.00	1,832.00	-1,832.00
Total 400 PROFESSIONAL SERVICES	0.00	1,832.00	-1,832.00
Total H34102 NEW FIREHOUSE	0.00	1,832.00	-1,832.00
A90308 SOCIAL SECURITY			
MEDICARE EMPLOYER	66.70	0.00	66.70
FICA EMPLOYER	285.20	0.00	285.20
Total A90308 SOCIAL SECURITY	351.90	0.00	351.90
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
BUILDING EQUIPMENT	0.00	3,854.69	-3,854.69
FIREFIGHTER EQUIPMENT	982.00	530.00	452.00
Total EQUIPMENT	982.00	4,384.69	-3,402.69
Total A34102 FIRE, EQUIP & CAP OUTLAY	982.00	4,384.69	-3,402.69
A34101 FIRE PER SVC			
PERSONAL SERVICES			
NYS INCOME TAX	0.00	116.40	-116.40
MEDICARE EMPLOYEE	66.70	0.00	66.70
FICA EMPLOYEE	285.20	0.00	285.20
FEDERAL INCOME TAX	376.00	0.00	376.00
SECRETARY WAGES	588.65	588.65	0.00
TREASURER WAGES	1,308.60	1,308.60	0.00
Total PERSONAL SERVICES	2,625.15	2,013.65	611.50
Total A34101 FIRE PER SVC	2,625.15	2,013.65	611.50
A34104 FIRE PROTECTION			
FUEL - TRUCKS	0.00	205.06	-205.06
MISCELLANEOUS	0.00	58.10	-58.10
PUBLIC NOTICES	11.10	0.00	11.10
BANK FEES	25.00	0.00	25.00
WASTE DISPOSAL	63.72	63.72	0.00
EMS SUPPLIES/FEES	115.92	0.00	115.92
ELECTRIC	489.26	527.59	-38.33
TELEPHONE/CABLE	533.59	533.59	0.00
APPARATUS MAINT/REPAIR	792.03	750.63	41.40
BUILDING/GROUNDS MAINTENANCE	2,515.00	2,515.00	0.00
Total A34104 FIRE PROTECTION	4,545.62	4,653.69	-108.07
A97107 DEBT INTEREST, SERIAL BO			
INTEREST ON BONDS	129,478.14	0.00	129,478.14
Total A97107 DEBT INTEREST, SERIAL BO	129,478.14	0.00	129,478.14
Total Expense	137,982.81	12,884.03	125,098.78
Net Income	-137,979.51	-12,880.61	-125,098.90

Keybank National Association Account Totals September 2021

ACCOUNT NAME	NUMBER	BALANCE
OPERATING ACCOUNT	0712	\$354,108.36
PAYROLL ACCOUNT	0720	\$11,520.60
CHARLTON FIRE DISTRICT #1	2528	\$56,475.30
APPARATUS CAPITAL RESERVE	2286	\$207,135.27
EQUIPMENT CAPITAL RESERVES	2294	\$64,706.68
EMERGENCY REPAIR RESERVES	2302	\$25,096.39
CAPITAL IMPROVEMENTS RESERVES	2310	\$48,333.40
Total Balances:		\$767,376.00

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

Cash Basis

	<u>Sep 21</u>	<u>Sep 20</u>
A200 CASH		
0712 OPERATING	354,108.36	224,781.20
0720 PAYROLL	<u>11,520.60</u>	<u>12,442.80</u>
Total A200 CASH	365,628.96	237,224.00
A230 CASH, SPECIAL RESERVES		
2286 APPARATUS	207,135.27	157,115.45
2294 EQUIPMENT	64,706.68	8,701.20
2302 EMERGENCY	25,096.39	25,093.88
2310 CAPITAL IMPROVEMENTS	48,333.40	4,329.34
2528 NEW FIREHOUSE	<u>56,475.30</u>	<u>207,768.39</u>
Total A230 CASH, SPECIAL RESER...	<u>401,747.04</u>	<u>403,008.26</u>
TOTAL	<u><u>767,376.00</u></u>	<u><u>640,232.26</u></u>



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

Public Sector Statement
September 30, 2021
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10712

12 X 81 00012 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 0712
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT

Beginning balance 8-31-21	\$489,114.12
14 Subtractions	-134,980.76
Net fees and charges	-25.00
Ending balance 9-30-21	\$354,108.36

Subtractions

Paper Checks * check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
8310	9-13	\$333.59	8314	9-13	115.92	8318	9-20	100.00
8311	9-13	116.93	8315	9-10	675.10	8319	9-10	100.00
8312	9-13	1,985.00	8316	9-13	982.00	8320	9-14	63.72
8313	9-14	11.10	8317	9-13	530.00	8321	9-14	489.26
Paper Checks Paid								\$5,502.62

Withdrawals	Date	Serial #	Location	
	9-14	714351	Wire Withdrawal	The Depository T 7306 \$80,000.00
	9-14	715314	Wire Withdrawal	The Depository T 6776 49,478.14
Total subtractions				\$134,980.76

Interest earned

Number of days this statement period 30

Fees and charges

Date		Quantity	Unit Charge	
9-9-21	Aug Kbbo Ineligible	1	0.00	\$0.00
9-9-21	Aug Keynav Pre Day Detail Items	18	0.00	0.00

10712

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

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
9-9-21	Aug Keynav Online Access	1	0.00	0.00
9-9-21	Aug Keynav Previous Day Report	7	0.00	0.00
9-9-21	Aug Keynav Wire Maintenance	0.5	50.00	-25.00
9-9-21	Aug Keynav Corp Banking Statement	7	0.00	0.00
Fees and charges assessed this period				-\$25.00

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-31-55-0228
555 Patroon Creek Blvd
Albany, NY 12206**

- 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.

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1:23 PM

10/05/21

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
0712 OPERATING, Period Ending 09/30/2021

	<u>Sep 30, 21</u>
Beginning Balance	489,114.12
Cleared Transactions	
Checks and Payments - 15 items	-135,005.76
Deposits and Credits - 5 Items	<u>0.00</u>
Total Cleared Transactions	<u>-135,005.76</u>
Cleared Balance	<u><u>354,108.36</u></u>
Register Balance as of 09/30/2021	354,108.36
Ending Balance	354,108.36

1:23 PM

10/05/21

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
0712 OPERATING, Period Ending 09/30/2021

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						489,114.12
Cleared Transactions						
Checks and Payments - 15 items						
Check	09/06/2021	8312	PRO-CUT LANDSC...	X	-1,985.00	-1,985.00
Check	09/06/2021	8316	MES	X	-982.00	-2,967.00
Check	09/06/2021	8315	VANDER MOLEN FI...	X	-675.10	-3,642.10
Check	09/06/2021	8317	TRI CITY JANITORI...	X	-530.00	-4,172.10
Check	09/06/2021	8321	NATIONAL GRID	X	-489.26	-4,661.36
Check	09/06/2021	8310	SPECTRUM	X	-333.59	-4,994.95
Check	09/06/2021	8311	GIL'S GARAGE	X	-116.93	-5,111.88
Check	09/06/2021	8314	MCKESSON MEDI...	X	-115.92	-5,227.80
Check	09/06/2021	8318	DEAN DECAPRIA	X	-100.00	-5,327.80
Check	09/06/2021	8319	KEVIN RIEHL	X	-100.00	-5,427.80
Check	09/06/2021	8320	COUNTY WASTE	X	-63.72	-5,491.52
Check	09/06/2021	8313	THE DAILY GAZET...	X	-11.10	-5,502.62
Check	09/09/2021		KEYBANK	X	-25.00	-5,527.62
Check	09/14/2021		CHASE NYC	X	-80,000.00	-85,527.62
Check	09/14/2021		CHASE NYC	X	-49,478.14	-135,005.76
Total Checks and Payments					-135,005.76	-135,005.76
Deposits and Credits - 5 items						
Deposit	09/09/2021		KEYBANK	X	0.00	0.00
Deposit	09/09/2021		KEYBANK	X	0.00	0.00
Deposit	09/09/2021		KEYBANK	X	0.00	0.00
Deposit	09/09/2021		KEYBANK	X	0.00	0.00
Deposit	09/09/2021		KEYBANK	X	0.00	0.00
Total Deposits and Credits					0.00	0.00
Total Cleared Transactions					-135,005.76	-135,005.76
Cleared Balance					-135,005.76	354,108.36
Register Balance as of 09/30/2021					-135,005.76	354,108.36
Ending Balance					-135,005.76	354,108.36



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

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10720

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 :0720
CHARLTON FIRE DISTRICT #1
PAYROLL ACCOUNT

Beginning balance 8-31-21	\$14,497.65
4 Subtractions	-2,977.05
Ending balance 9-30-21	\$11,520.60

Subtractions

Paper Checks * check missing from sequence

Check	Date	Amount	Check	Date	Amount
1038	9-8	\$588.65	1039	9-10	1,308.60

Paper Checks Paid \$1,897.25

Withdrawals	Date	Serial #	Location	
	9-10		Direct Withdrawal, lrs	Usataxpymt \$539.90
	9-17		Direct Withdrawal, lrs	Usataxpymt 539.90
Total subtractions				\$2,977.05

Interest earned

Number of days this statement period

30

10720 - 03290

3073

1:26 PM

10/05/21

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
0720 PAYROLL, Period Ending 09/30/2021

	<u>Sep 30, 21</u>
Beginning Balance	14,497.65
Cleared Transactions	
Checks and Payments - 4 Items	<u>-2,977.05</u>
Total Cleared Transactions	<u>-2,977.05</u>
Cleared Balance	<u>11,520.60</u>
Register Balance as of 09/30/2021	11,520.60
New Transactions	
Checks and Payments - 2 items	<u>-1,897.25</u>
Total New Transactions	<u>-1,897.25</u>
Ending Balance	<u><u>9,623.35</u></u>

1:26 PM

10/05/21

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
0720 PAYROLL, Period Ending 09/30/2021

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						14,497.65
Cleared Transactions						
Checks and Payments - 4 items						
Check	09/06/2021	1039	Andrew G La Patra	X	-1,308.60	-1,308.60
Check	09/06/2021	1038	Sharon B Cronin	X	-588.65	-1,897.25
Check	09/10/2021		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	09/17/2021		DIRECT WITHDRA...	X	-539.90	-2,977.05
Total Checks and Payments					-2,977.05	-2,977.05
Total Cleared Transactions					-2,977.05	-2,977.05
Cleared Balance					-2,977.05	11,520.60
Register Balance as of 09/30/2021					-2,977.05	11,520.60
New Transactions						
Checks and Payments - 2 items						
Check	10/05/2021	1041	ANDREW G. LA PA...		-1,308.60	-1,308.60
Check	10/05/2021	1040	Sharon B Cronin		-588.65	-1,897.25
Total Checks and Payments					-1,897.25	-1,897.25
Total New Transactions					-1,897.25	-1,897.25
Ending Balance					-4,874.30	9,623.35



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^2286

T 81 00000 R KM 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 2286
CHARLTON FIRE DISTRICT #1
APPARATUS CAPITAL RESERVE

Beginning balance 8-31-21	\$207,133.57
Interest paid	+1.70
Ending balance 9-30-21	\$207,135.27

**Interest
earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	30
Interest paid 9-30-21	\$1.70
Interest earned this statement period	\$1.70
Interest paid year-to-date	\$15.49

1:28 PM

10/05/21

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2286 APPARATUS, Period Ending 08/31/2021

	<u>Aug 31, 21</u>
Beginning Balance	207,133.57
Cleared Transactions	
Deposits and Credits - 1 item	<u>1.70</u>
Total Cleared Transactions	<u>1.70</u>
Cleared Balance	<u><u>207,135.27</u></u>
Register Balance as of 08/31/2021	207,135.27
Ending Balance	207,135.27



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Cleveland, OH 44101-5885

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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)

Public Savings J2294
CHARLTON FIRE DISTRICT #1
EQUIPMENT CAPITAL RESERVES

Beginning balance 8-31-21	\$64,706.15
Interest paid	+0.53
Ending balance 9-30-21	\$64,706.68

**Interest
earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	30
Interest paid 9-30-21	\$0.53
Interest earned this statement period	\$0.53
Interest paid year-to-date	\$4.84

1:29 PM

10/05/21

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2294 EQUIPMENT, Period Ending 10/01/2021

	<u>Oct 1, 21</u>
Beginning Balance	64,706.15
Cleared Transactions	
Deposits and Credits - 1 item	<u>0.53</u>
Total Cleared Transactions	<u>0.53</u>
Cleared Balance	<u><u>64,706.68</u></u>
Register Balance as of 10/01/2021	64,706.68
Ending Balance	64,706.68



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

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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)

Public Savings 12302
CHARLTON FIRE DISTRICT #1
EMERGENCY REPAIR RESERVES

Beginning balance 8-31-21	\$25,096.19
Interest paid	+0.20
Ending balance 9-30-21	\$25,096.39

**Interest
earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	30
Interest paid 9-30-21	\$0.20
Interest earned this statement period	\$0.20
Interest paid year-to-date	\$1.88

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 12206

- 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.	

1:30 PM

10/05/21

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2302 EMERGENCY, Period Ending 09/30/2021

	<u>Sep 30, 21</u>
Beginning Balance	25,096.19
Cleared Transactions	
Deposits and Credits - 1 item	<u>0.20</u>
Total Cleared Transactions	<u>0.20</u>
Cleared Balance	<u><u>25,096.39</u></u>
Register Balance as of 09/30/2021	25,096.39
Ending Balance	25,096.39



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

Public Sector Statement
September 30, 2021
page 1 of 2

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 8-31-21	\$48,333.00
Interest paid	+0.40
Ending balance 9-30-21	\$48,333.40

**Interest
earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	30
Interest paid 9-30-21	\$0.40
Interest earned this statement period	\$0.39
Interest paid year-to-date	\$3.62

3075

1:31 PM

10/05/21

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2310 CAPITAL IMPROVEMENTS, Period Ending 09/30/2021

	<u>Sep 30, 21</u>
Beginning Balance	48,333.00
Cleared Transactions	
Deposits and Credits - 1 item	<u>0.40</u>
Total Cleared Transactions	<u>0.40</u>
Cleared Balance	<u><u>48,333.40</u></u>
Register Balance as of 09/30/2021	48,333.40
Ending Balance	48,333.40



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

Public Sector Statement
September 30, 2021
page 1 of 2

2528

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

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1-888-KEY4BIZ (1-888-539-4249)

Public Transaction Basic Interest
CHARLTON FIRE DISTRICT #1

2528

Beginning balance 8-31-21	\$56,474.83
Interest paid	+0.47
Ending balance 9-30-21	\$56,475.30

**Interest
earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	30
Interest paid 9-30-21	\$0.47
Interest earned this statement period	\$0.46
Interest paid year-to-date	\$4.85

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- The "Service charges", if any, shown on your statement.

Enter into your check register and ADD:

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

[illegible]

1:27 PM

10/05/21

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2528 NEW FIREHOUSE, Period Ending 09/30/2021

	<u>Sep 30, 21</u>
Beginning Balance	56,474.83
Cleared Transactions	
Deposits and Credits - 1 item	<u>0.47</u>
Total Cleared Transactions	<u>0.47</u>
Cleared Balance	<u>56,475.30</u>
Register Balance as of 09/30/2021	56,475.30
Ending Balance	56,475.30

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
 January through September 2021

Cash Basis

	Jan - Sep 21	Budget	\$ Over Budget	% of Budget
Income				
A1001 REAL PROPERTY TAXES				
REAL PROPERTY TAXES	482,581.22	482,581.22	0.00	100.0%
Total A1001 REAL PROPERTY TAXES	482,581.22	482,581.22	0.00	100.0%
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS OTHER ACCTS	25.83			
A2401 INTEREST & EARNINGS - Other	0.00	500.00	-500.00	0.0%
Total A2401 INTEREST & EARNINGS	25.83	500.00	-474.17	5.2%
A2660 SALES OF REAL PROPERTY				
SALES OF REAL PROPERTY	174,696.42			
Total A2660 SALES OF REAL PROPERTY	174,696.42			
H2401 INTEREST & EARNINGS	4.85			
Total Income	657,308.32	483,081.22	174,227.10	136.1%
Gross Profit	657,308.32	483,081.22	174,227.10	136.1%
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	1,692.00			
FICA EMPLOYEE	1,283.40			
MEDICARE EMPLOYEE	300.15			
NYS INCOME TAX	278.70			
SECRETARY WAGES	5,297.85	8,400.00	-3,102.15	63.1%
TREASURER WAGES	11,777.40	19,200.00	-7,422.60	61.3%
Total PERSONAL SERVICES	20,629.50	27,600.00	-6,970.50	74.7%
Total A34101 FIRE PER SVC	20,629.50	27,600.00	-6,970.50	74.7%
A34102 FIRE, EQUIP & CAP OUTLAY				
BUILDING IMPROVEMENTS	28,500.00			
EQUIPMENT				
APPARATUS EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
BUILDING EQUIPMENT	3,854.69	1,000.00	2,854.69	385.5%
EMS EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
FIREFIGHTER EQUIPMENT	1,512.00	3,000.00	-1,488.00	50.4%
HOSE REPLACEMENT	0.00	800.00	-800.00	0.0%
PERSONAL PROTECTIVE EQUIP	28.85	4,000.00	-3,971.15	0.7%
Total EQUIPMENT	5,395.54	10,800.00	-5,404.46	50.0%
Total A34102 FIRE, EQUIP & CAP OUTLAY	33,895.54	10,800.00	23,095.54	313.8%
A34104 FIRE PROTECTION				
ANNUAL AUDIT	0.00	4,000.00	-4,000.00	0.0%
APPARATUS MAINT/REPAIR	13,324.76	15,000.00	-1,675.24	88.8%
ASSOCIATION DUES	0.00	200.00	-200.00	0.0%
BANK FEES	72.00	2,300.00	-2,228.00	3.1%
BUILDING/GROUNDS MAINTENANCE	25,623.62	15,000.00	10,623.62	170.8%
BUILDING/GROUNDS REPAIRS	2,456.67	1,500.00	956.67	163.8%
COMMISSIONER TRAINING	100.00	200.00	-100.00	50.0%
DATA ENTRY/INCIDENT REPORTING	700.00	3,000.00	-2,300.00	23.3%
ELECTRIC	7,653.36	8,000.00	-346.64	95.7%
EMS DATA ENTRY PACKAGE	3,186.65			
EMS SUPPLIES/FEES	1,013.27	2,000.00	-986.73	50.7%
EMS TRAINING	0.00	500.00	-500.00	0.0%
EQUIPMENT MAINT/REPAIR	-267.92	1,000.00	-1,267.92	-26.8%
FIRE PREVENTION	2,551.32	3,000.00	-448.68	85.0%
FIREFIGHTER PHYSICAL EXAMS	0.00	7,000.00	-7,000.00	0.0%
FIREFIGHTER TRAINING	90.00	1,000.00	-910.00	9.0%
FIREMATIC/REHAB SUPPLIES	0.00	600.00	-600.00	0.0%
FOAM	0.00	50.00	-50.00	0.0%

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

Cash Basis

January through September 2021

	Jan - Sep 21	Budget	\$ Over Budget	% of Budget
FOOD REIMBURSEMENTS	186.78	300.00	-113.22	62.3%
FUEL - BUILDING	9,697.11	3,000.00	6,697.11	323.2%
FUEL - TRUCKS	1,365.18	3,500.00	-2,134.82	39.0%
HOSE/LADDER TESTING	0.00	1,000.00	-1,000.00	0.0%
INSPECTION OF DEPARTMENT	0.00	7,000.00	-7,000.00	0.0%
INSURANCE	25,858.90	30,000.00	-4,141.10	86.2%
INTERIOR FIREFIGHTING FIT TRAIN	0.00	800.00	-800.00	0.0%
LEGAL/MEDICAL SERVICES	0.00	3,000.00	-3,000.00	0.0%
MISCELLANEOUS	562.46	500.00	62.46	112.5%
PAGER REPAIR BATTERIES	0.00	800.00	-800.00	0.0%
PHYSICAL FITNESS	280.26	600.00	-319.74	46.7%
POSTAGE	373.00	400.00	-27.00	93.3%
PRINTING & SUPPLIES	48.79	800.00	-751.21	6.1%
PUBLIC NOTICES	23.07	200.00	-176.93	11.5%
SCBA PACK TESTING	122.50			
TELEPHONE/CABLE	4,731.09	4,000.00	731.09	118.3%
WASTE DISPOSAL	540.44	1,000.00	-459.56	54.0%
WATER	215.46			
WEBSITE ADMINISTRATION	180.00	200.00	-20.00	90.0%
Total A34104 FIRE PROTECTION	100,688.77	121,450.00	-20,761.23	82.9%
A90308 SOCIAL SECURITY				
FICA EMPLOYER	1,283.40	1,800.00	-516.60	71.3%
MEDICARE EMPLOYER	300.15	400.00	-99.85	75.0%
Total A90308 SOCIAL SECURITY	1,583.55	2,200.00	-616.45	72.0%
A90408 WORKER'S COMPENSATION	0.00	300.00	-300.00	0.0%
A97106 DEBT PRINCIPAL, SERIAL B				
PRINCIPAL ON BONDS	0.00	80,000.00	-80,000.00	0.0%
Total A97106 DEBT PRINCIPAL, SERIAL B	0.00	80,000.00	-80,000.00	0.0%
A97107 DEBT INTEREST, SERIAL BO				
INTEREST ON BONDS	178,956.27	98,956.00	80,000.27	180.8%
Total A97107 DEBT INTEREST, SERIAL BO	178,956.27	98,956.00	80,000.27	180.8%
A99019 INTERFUND TRANSFERS				
TO APPARATUS CAPITAL RESERVES	0.00	60,000.00	-60,000.00	0.0%
TO CAPITAL IMPROVEMENT RESERVES	0.00	41,775.00	-41,775.00	0.0%
TO EQUIPMENT CAPITAL RESERVES	0.00	40,000.00	-40,000.00	0.0%
Total A99019 INTERFUND TRANSFERS	0.00	141,775.00	-141,775.00	0.0%
H34102 NEW FIREHOUSE				
200 NEW BLDG CONSTRUCTION PHASE				
201.1 BAST HATFIELD	108,762.00			
207 INSPECTIONS	110.00			
208 UTILITIES COST	1,633.90			
Total 200 NEW BLDG CONSTRUCTION PHASE	110,505.90			
300 OWNERS EXPENSES & MISC				
301 FIRE DEPT FFE ALLOWANCE	18,236.65			
Total 300 OWNERS EXPENSES & MISC	18,236.65			
400 PROFESSIONAL SERVICES				
404 FINANCES & LEGAL FEES	1,832.00			
Total 400 PROFESSIONAL SERVICES	1,832.00			
Total H34102 NEW FIREHOUSE	130,574.55			
Total Expense	466,328.18	483,081.00	-16,752.82	96.5%
Net Income	190,980.14	0.22	190,979.92	86,809,154.5%