

Charlton Fire District Meeting Minutes

March 1, 2022

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on March 1, 2022 at 7:01 p.m.

PRESENT: Pete O'Brien (Chairman), Jeff Voigt, Amanda Gannon, Kevin Riehl, Sharon Cronin (Secretary), Andy La Patra (Treasurer)

ABSENT: None

1. Approval of Agenda

Motion to approve the agenda was made by Pete O'Brien and seconded by Kevin Riehl. Approved 4-0.

2. Approval of Minutes

Motion to approve last month's meeting minutes made by Pete O'Brien and seconded by Amanda Gannon. Approved 4-0.

Motion to approve last month's special meeting minutes for 2/5 and 2/12 made by Pete O'Brien and seconded by Jeff Voigt. 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: \$473,522.50

Payroll Account: \$29,102.05

Apparatus Capital Reserve: \$415,933.53

Equipment Capital Reserve: \$104,710.26

Emergency Capital Reserve: \$25,097.43

Capital Improvement Reserve: \$90,111.34

Bond Account: \$51,601.30

Total ending on March 1, 2022: \$1,190,078.41

d. Treasurer will be submitting the March 15th bond payment for \$48,278.13.

e. Update on the KeyBank Navigator system security was presented.

f. The treasurer recommended investing money from reserve funds.

g. The board discussed auditor proposals. The proposal from Bryans & Gramuglia was approved at a rate of \$6,000 per year for five years ending December 31, 2025.

Motion to pay outstanding bills was made by Pete O'Brien and seconded by Jeff Voigt. Approved 4-0.

Motion to approve Treasurer's report made by Pete O'Brien and seconded by Amanda Gannon. Approved 4-0.

Motion to approve bond payment made by Pete O'Brien and seconded by Jeff Voigt. Approved 4-0.

Motion to approve auditing proposal from Bryans & Gramuglia CPAs made by Pete O'Brien and seconded by Kevin Riehl. Approved 4-0.

5. Chief's Report

- a. Christian DeCapria presented the Chief's Report.
 - 11 calls for the month:
 - 6-EMS
 - 1-electrical wiring problem
 - 2-canceled call
 - 1-structure fire
 - 1-fire alarm
- b. Car 18 mileage as of 3/1 is 64,637 and car 18-0 mileage as of 3/1 is 68,125.
- c. New gas meter is in service on 18-2.
- d. New firefighters received their fire boots.
- e. Chief expressed thanks to those who helped out with the Division St. fire.
- f. Hose testing has been scheduled on July 12th at Charlton Heights.
- g. Fit testing has been scheduled for April 4th at 6:30 pm at CFD.
- h. The chiefs have reached an agreement with Dr. Willen from Saratoga Hospital to become the new medical director for CFD.
- i. The chief replaced outdated Narcan from REMO free of charge.
- j. EMT certifications have been extended. EMTs will have to keep track of when their certifications expire.
- k. A request was put into Saratoga County to get the radios reprogrammed. Waiting to hear back from the county if and when this can be done.
- l. Working on scheduling a live burn with Ballston Lake and Burnt Hills Fire Departments.
- m. Scotia Glenville Family Medicine is no longer able to assist CFD in completing firefighter physicals. The chief was able to get prices from Wellnow Urgent Care and Occupational Services of Malta. Overall, it is cheaper to work with Wellnow and they are able to come to the department free of charge. Firefighters would also have the option to go to a local Wellnow facility to complete physicals. Total cost to complete physicals would be around \$6,600.

- n. Driver's side window of 18-2 has come off the track. Will be going to VanderMolen for repair.
- o. The chief expressed interest in implementing an EAP type of program for firefighters. The district will reach out to the insurance provider for additional information on what may be offered.
- p. New firefighter Dan Martin needs to be added to the insurance rolls.
- q. Purchase requests presented by the chief. (under new business)

6. Committee Reports

- a. **Facilities Management (Pete O'Brien)**
See Unfinished Business
- b. **Apparatus and Equipment (Kevin Riehl)**
See Chief's Report
- c. **Firematic Training and Fire Prevention Committee (Jeff Voigt)**
See Unfinished Business
- d. **Radio Communication and Informational Technology Committee (Jeff Voigt)**
See Unfinished Business
- e. **Staff Relations/Code of Ethics Committee (Amanda Gannon)**
There is nothing to report at this time.

7. Unfinished Business

- a. Current heating issues with the boiler were discussed. Tri Valley is reaching out to Webb to discuss next steps with the possibility of the boiler being replaced. Because the heating system has malfunctioned multiple times since being installed, a back up system will be investigated.

8. New Business

- a. The board reviewed the retainer agreement with Hannigan Law Firm. They agreed to continue with the hourly rate.
- b. The install of louvers to the mechanical room door was discussed. Work to be done by Dave Buthfer for \$450.00.
- c. The purchase of a wall hugger desk from Amazon Business for \$194.24 was presented.
- d. The purchase of a portable microphone/speaker system from Amazon Business for \$234.99 was discussed.
- e. Kevin Riehl requested approval to attend commissioner training.
- f. The secretary requested approval to purchase copier paper from Staples for \$34.44.

Motion to approve retaining Hannigan Law Firm at an hourly rate made by Pete O'Brien and seconded by Jeff Voigt. Approved 4-0.

Motion to approve the install of metal louvers to mechanical room door for \$450.00 made by Pete O'Brien and seconded by Kevin Riehl. Approved 4-0.

Motion to approve the purchase of a wall hugger desk from Amazon Business for \$194.24 made by Pete O'Brien and seconded by Jeff Voigt. Approved 4-0.

Motion to approve portable speaker system from Amazon Business for \$234.99 made by Jeff Voigt and seconded by Pete O'Brien. Approved 4-0.

Motion to approve Kevin Riehl to attend commissioner training made by Pete O'Brien and seconded by Jeff Voigt. Approved 4-0.

Motion to approve the secretary to purchase copy paper from Staples for \$34.44 made by Pete O'Brien and seconded by Kevin Riehl. Approved 4-0.

Motion to approve Secretary to add new member Dan Martin to insurance rolls made by Pete O'Brien and seconded by Kevin Riehl. Approved 4-0.

Motion to approve the purchase of firefighter boots from MES for \$390.00 made by Pete O'Brien and seconded by Amanda Gannon. Approved 4-0.

Motion to approve repair to glove box in car 18 made by Pete O'Brien and seconded by Jeff Voigt. Approved 4-0.

Motion to approve purchase of batteries not to exceed \$1,200 made by Pete O'Brien and seconded by Jeff Voigt. Approved 4-0.

9. Privilege of the Floor

Firefighter Bob LeGere congratulated Kevin Riehl for his new role as commissioner and emphasized the need for a 5th commissioner. Pam LeGere inquired about the status of a 5th commissioner and the reasoning for selecting one commissioner rather than two.

10. Adjournment

Motion to adjourn made by Pete O'Brien and seconded by Kevin Riehl 9:00 p.m.
Approved 4-0.

CHARLTON FIRE DISTRICT #1

Profit & Loss

February 2022

	Feb 22	Jan 22	\$ Change
Income			
H2401 INTEREST & EARNINGS	0.39	0.44	-0.05
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS OTHER ACCTS	4.88	5.41	-0.53
Total A2401 INTEREST & EARNINGS	4.88	5.41	-0.53
A1001 REAL PROPERTY TAXES			
REAL PROPERTY TAXES	492,480.16	0.00	492,480.16
Total A1001 REAL PROPERTY TAXES	492,480.16	0.00	492,480.16
Total Income	492,485.43	5.85	492,479.58
Gross Profit	492,485.43	5.85	492,479.58
Expense			
A34102 FIRE, EQUIP & CAP OUTLAY			
BUILDING IMPROVEMENTS	0.00	140.00	-140.00
EQUIPMENT			
PERSONAL PROTECTIVE EQUIP	0.00	8,194.44	-8,194.44
Total EQUIPMENT	0.00	8,194.44	-8,194.44
Total A34102 FIRE, EQUIP & CAP OUTLAY	0.00	8,334.44	-8,334.44
H34102 NEW FIREHOUSE			
300 OWNERS EXPENSES & MISC			
301 FIRE DEPT FFE ALLOWANCE	0.00	609.22	-609.22
Total 300 OWNERS EXPENSES & MISC	0.00	609.22	-609.22
Total H34102 NEW FIREHOUSE	0.00	609.22	-609.22
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
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			
APPARATUS MAINT/REPAIR	0.00	502.24	-502.24
BANK FEES	0.00	-175.00	175.00
WEBSITE ADMINISTRATION	0.00	60.00	-60.00
PHYSICAL FITNESS	0.00	250.00	-250.00
MISCELLANEOUS	0.00	234.00	-234.00
INSURANCE	0.00	4,324.00	-4,324.00
PUBLIC NOTICES	11.66	0.00	11.66
WASTE DISPOSAL	63.72	63.72	0.00
POSTAGE	116.00	0.00	116.00
FUEL - TRUCKS	133.58	335.56	-201.98
EMS SUPPLIES/FEES	225.64	0.00	225.64
TELEPHONE/CABLE	633.59	533.59	100.00
BUILDING/GROUNDS REPAIRS	693.10	1,709.89	-1,016.79
ELECTRIC	723.35	515.25	208.10

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03/01/22

Cash Basis

CHARLTON FIRE DISTRICT #1

Profit & Loss

February 2022

	Feb 22	Jan 22	\$ Change
FUEL - BUILDING	1,667.45	797.85	869.60
BUILDING/GROUNDS MAINTENANCE	3,930.00	4,026.47	-96.47
Total A34104 FIRE PROTECTION	8,198.09	13,177.57	-4,979.48
Total Expense	11,175.14	24,134.88	-12,959.74
Net Income	481,310.29	-24,129.03	505,439.32

Keybank National Association Account Totals February 2022

ACCOUNT NAME	NUMBER	BALANCE
OPERATING ACCOUNT	0712	\$473,522.50
PAYROLL ACCOUNT	0720	\$29,102.05
CHARLTON FIRE DISTRICT #1	2528	\$51,601.30
APPARATUS CAPITAL RESERVE	2286	\$415,933.53
EQUIPMENT CAPITAL RESERVES	2294	\$104,710.26
EMERGENCY REPAIR RESERVES	2302	\$25,097.43
CAPITAL IMPROVEMENTS RESERVES	2310	\$90,111.34

Total Balances:

\$1,190,078.41

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

Cash Basis

February 2022

	<u>Feb 22</u>	<u>Feb 21</u>
A200 CASH		
0712 OPERATING	473,322.50	452,101.91
0720 PAYROLL	29,102.05	29,353.35
Total A200 CASH	502,424.55	481,455.26
A230 CASH, SPECIAL RESERVES		
2286 APPARATUS	415,933.53	207,123.13
2294 EQUIPMENT	104,710.26	64,702.89
2302 EMERGENCY	25,097.43	25,094.92
2310 CAPITAL IMPROVEMENTS	90,111.34	48,330.57
2528 NEW FIREHOUSE	51,601.30	64,727.22
Total A230 CASH, SPECIAL RESERVES	687,453.86	409,978.73
A450 INVESTMENT IN SECURITIES		
9047 OPERATING	-30,000.00	0.00
9054 PAYROLL	30,000.00	0.00
Total A450 INVESTMENT IN SECURI...	0.00	0.00
TOTAL	<u><u>1,189,878.41</u></u>	<u><u>891,433.99</u></u>



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

Public Sector Statement
February 28, 2022
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0712

15 X 81 00015 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 1-31-22	\$19,365.43
1 Addition	+492,480.16
16 Subtractions	-38,323.09
Ending balance 2-28-22	\$473,522.50

Additions

Deposits	Date	Serial #	Source	
	2-16		Deposit Branch 0091 New York	\$492,480.16
Total additions				\$492,480.16

Subtractions

Paper Checks * check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
8386	2-8	\$125.00	8393	2-9	225.64	8398	2-2	100.00
*8389	2-14	333.59	8394	2-9	3,400.00	8399	2-28	100.00
8390	2-7	116.00	8395	2-8	530.00	8400	2-11	723.35
8391	2-7	693.10	8396	2-4	1,667.45	8401	2-8	63.72
8392	2-7	11.66	8397	2-7	100.00	8402	2-9	133.58
						Paper Checks Paid	\$8,323.09	

Transfers	Date	Serial #	Destination	
	2-18		Trf To DDA	10720 3290 \$30,000.00
Total subtractions				\$38,323.09

100712 - 03290

514

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03/01/22

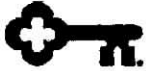
CHARLTON FIRE DISTRICT #1
Reconciliation Summary
0712 OPERATING, Period Ending 02/28/2022

	Feb 28, 22
Beginning Balance	19,365.43
Cleared Transactions	
Checks and Payments - 16 items	-38,323.09
Deposits and Credits - 1 item	492,480.16
Total Cleared Transactions	454,157.07
Cleared Balance	<u>473,522.50</u>
Uncleared Transactions	
Checks and Payments - 3 items	-200.00
Total Uncleared Transactions	-200.00
Register Balance as of 02/28/2022	<u>473,322.50</u>
Ending Balance	<u>473,322.50</u>

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3/01/22

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
0712 OPERATING, Period Ending 02/28/2022

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						19,365.43
Cleared Transactions						
Checks and Payments - 16 items						
Check	01/04/2022	8386	JOHN GAWORECKI	X	-125.00	-125.00
Check	02/01/2022	8394	PRO-CUT LANDSC...	X	-3,400.00	-3,525.00
Check	02/01/2022	8396	G.A. BOVE FUELS	X	-1,667.45	-5,192.45
Check	02/01/2022	8400	NATIONAL GRID	X	-723.35	-5,915.80
Check	02/01/2022	8391	ATLAS CABLING & ...	X	-693.10	-6,608.90
Check	02/01/2022	8395	TRI CITY JANITORI...	X	-530.00	-7,138.90
Check	02/01/2022	8389	SPECTRUM ENTE...	X	-333.59	-7,472.49
Check	02/01/2022	8393	MCKESSON MEDI...	X	-225.64	-7,698.13
Check	02/01/2022	8402	TOWN OF CHARLT...	X	-133.58	-7,831.71
Check	02/01/2022	8390	FASNY FCU CARD...	X	-116.00	-7,947.71
Check	02/01/2022	8397	CHRISTIAN DE CA...	X	-100.00	-8,047.71
Check	02/01/2022	8398	KEVIN RIEHL	X	-100.00	-8,147.71
Check	02/01/2022	8399	DEAN DECAPRIA	X	-100.00	-8,247.71
Check	02/01/2022	8401	COUNTY WASTE	X	-63.72	-8,311.43
Check	02/01/2022	8392	THE DAILY GAZET...	X	-11.66	-8,323.09
Check	02/18/2022		TRANSFER TO PA...	X	-30,000.00	-38,323.09
Total Checks and Payments					-38,323.09	-38,323.09
Deposits and Credits - 1 Item						
Deposit	02/16/2022		Deposit	X	492,480.16	492,480.16
Total Deposits and Credits					492,480.16	492,480.16
Total Cleared Transactions					454,157.07	454,157.07
Cleared Balance					454,157.07	473,522.50
Uncleared Transactions						
Checks and Payments - 3 items						
Check	01/04/2022	8370	TEDDY SMITH		-70.00	-70.00
Check	01/04/2022	8369	WENDY KUEHNER		-70.00	-140.00
Check	01/04/2022	8385	Atypica Inc.		-60.00	-200.00
Total Checks and Payments					-200.00	-200.00
Total Uncleared Transactions					-200.00	-200.00
Register Balance as of 02/28/2022					453,957.07	473,322.50
Ending Balance					<u>453,957.07</u>	<u>473,322.50</u>



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

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0720

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 1-31-22	\$2,079.10
1 Addition	+30,000.00
4 Subtractions	-2,977.05
Ending balance 2-28-22	\$29,102.05

Additions

Transfers	Date	Serial #	Source			
	2-18		Trf Fr DD#	0712	3290	\$30,000.00
Total additions						\$30,000.00

Subtractions

Paper Checks * check missing from sequence

Check	Date	Amount	Check	Date	Amount
1048	2-18	\$588.65	1049	2-22	1,308.60
Paper Checks Paid					\$1,897.25

Withdrawals	Date	Serial #	Location		
	2-10		Direct Withdrawal, Irs	Usataxpymt	\$539.90
	2-22		Direct Withdrawal, Irs	Usataxpymt	539.90
Total subtractions					\$2,977.05

0720 - 03290

3:31 PM
3/01/22

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
0720 PAYROLL, Period Ending 02/28/2022

	<u>Feb 28, 22</u>
Beginning Balance	2,079.10
Cleared Transactions	
Checks and Payments - 4 items	-2,977.05
Deposits and Credits - 1 item	30,000.00
	<u>27,022.95</u>
Total Cleared Transactions	
Cleared Balance	<u><u>29,102.05</u></u>
Register Balance as of 02/28/2022	29,102.05
Ending Balance	29,102.05

3:31 PM

03/01/22

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
0720 PAYROLL, Period Ending 02/28/2022

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						2,079.10
Cleared Transactions						
Checks and Payments - 4 items						
Check	02/01/2022	1049	Andrew G La Patra	X	-1,308.60	-1,308.60
Check	02/01/2022	1048	Sharon B Cronin	X	-588.65	-1,897.25
Check	02/10/2022		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	02/22/2022		DIRECT WITHDRA...	X	-539.90	-2,977.05
Total Checks and Payments					-2,977.05	-2,977.05
Deposits and Credits - 1 item						
Deposit	02/18/2022		TRANSFER FROM ...	X	30,000.00	30,000.00
Total Deposits and Credits					30,000.00	30,000.00
Total Cleared Transactions					27,022.95	27,022.95
Cleared Balance					27,022.95	29,102.05
Register Balance as of 02/28/2022					27,022.95	29,102.05
Ending Balance					27,022.95	29,102.05



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

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2286

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 2286
CHARLTON FIRE DISTRICT #1
APPARATUS CAPITAL RESERVE

Beginning balance 1-31-22	\$415,930.34
Interest paid	+3.19
Ending balance 2-28-22	\$415,933.53

**Interest
earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	28
Interest paid 2-28-22	\$3.19
Interest earned this statement period	\$3.19
Interest paid year-to-date	\$6.72
Interest earned (2021)	\$22.03

2286 - 03290

1615

1615

:32 PM

3/01/22

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2286 APPARATUS, Period Ending 01/31/2022

	<u>Jan 31, 22</u>
Beginning Balance	415,930.34
Cleared Transactions	
Deposits and Credits - 1 item	<u>3.19</u>
Total Cleared Transactions	<u>3.19</u>
Cleared Balance	<u><u>415,933.53</u></u>
Register Balance as of 01/31/2022	415,933.53
Ending Balance	415,933.53



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

Public Sector Statement
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12294

T 81 00000 R EM T1

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

Questions or comments?
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 1-31-22	\$104,709.45
Interest paid	+0.81
Ending balance 2-28-22	\$104,710.26

**Interest
earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	28
Interest paid 2-28-22	\$0.81
Interest earned this statement period	\$0.80
Interest paid year-to-date	\$1.70
Interest earned (2021)	\$6.72

.2294 - 03290

3:33 PM
3/01/22

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2294 EQUIPMENT, Period Ending 03/01/2022

	<u>Mar 1, 22</u>
Beginning Balance	104,709.45
Cleared Transactions	
Deposits and Credits - 1 item	<u>0.81</u>
Total Cleared Transactions	<u>0.81</u>
Cleared Balance	<u><u>104,710.26</u></u>
Register Balance as of 03/01/2022	104,710.26
Ending Balance	104,710.26



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 1-31-22	\$25,097.24
Interest paid	+0.19
Ending balance 2-28-22	\$25,097.43

**Interest
earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	28
Interest paid 2-28-22	\$0.19
Interest earned this statement period	\$0.19
Interest paid year-to-date	\$0.41
Interest earned (2021)	\$2.51

12302 - 03290

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

KeyBank
Customer Disputes
NY-31-55-0228
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.

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

IMPORTANT LINE OF CREDIT INFORMATION

In your letter, give us the following information:

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

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

- We investigate whether or not there has been an error, the only way to do this is to ask you to provide 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.

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.

INSTRUCTIONS

- 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.

2302 - 03290

:34 PM

3/01/22

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2302 EMERGENCY, Period Ending 02/28/2022

	<u>Feb 28, 22</u>
Beginning Balance	25,097.24
Cleared Transactions	
Deposits and Credits - 1 item	<u>0.19</u>
Total Cleared Transactions	<u>0.19</u>
Cleared Balance	<u><u>25,097.43</u></u>
Register Balance as of 02/28/2022	25,097.43
Ending Balance	25,097.43



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

Public Sector Statement
February 28, 2022
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12310

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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 : 12310

CHARLTON FIRE DISTRICT #1
CAPITAL IMPROVEMENTS RESERVES

Beginning balance 1-31-22	\$90,110.65
Interest paid	+0.69
Ending balance 2-28-22	\$90,111.34

**Interest
earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	28
Interest paid 2-28-22	\$0.69
Interest earned this statement period	\$0.69
Interest paid year-to-date	\$1.46
Interest earned (2021)	\$5.10

12310 - 03290

1430

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 investigate whether or not there has been an error, and if so:
- 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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3:35 PM

03/01/22

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2310 CAPITAL IMPROVEMENTS, Period Ending 02/28/2022

	<u>Feb 28, 22</u>
Beginning Balance	90,110.65
Cleared Transactions	
Deposits and Credits - 1 item	<u>0.69</u>
Total Cleared Transactions	<u>0.69</u>
Cleared Balance	<u><u>90,111.34</u></u>
Register Balance as of 02/28/2022	90,111.34
Ending Balance	90,111.34



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

Public Sector Statement
February 28, 2022
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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)

Public Transaction Basic Interest	2528	
CHARLTON FIRE DISTRICT #1		
	Beginning balance 1-31-22	\$51,600.91
	Interest paid	+0.39
	Ending balance 2-28-22	\$51,601.30

**Interest
earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	28
Interest paid 2-28-22	\$0.39
Interest earned this statement period	\$0.39
Interest paid year-to-date	\$0.83
Interest earned (2021)	\$6.22

2528 - 03290

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03/01/22

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2528 NEW FIREHOUSE, Period Ending 02/28/2022

	<u>Feb 28, 22</u>
Beginning Balance	51,600.91
Cleared Transactions	
Deposits and Credits - 1 Item	<u>0.39</u>
Total Cleared Transactions	<u>0.39</u>
Cleared Balance	<u><u>51,601.30</u></u>
Register Balance as of 02/28/2022	51,601.30
Ending Balance	51,601.30

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
January through February 2022

Cash Basis

	Jan - Feb 22	Budget	\$ Over Budget	% of Budget
Income				
A1001 REAL PROPERTY TAXES				
REAL PROPERTY TAXES	492,480.16	492,480.00	0.16	100.0%
Total A1001 REAL PROPERTY TAXES	492,480.16	492,480.00	0.16	100.0%
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS OTHER ACCTS	10.29	100.00	-89.71	10.3%
Total A2401 INTEREST & EARNINGS	10.29	100.00	-89.71	10.3%
H2401 INTEREST & EARNINGS	0.83			
Total Income	492,491.28	492,580.00	-88.72	100.0%
Gross Profit	492,491.28	492,580.00	-88.72	100.0%
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	376.00			
FICA EMPLOYEE	285.20			
MEDICARE EMPLOYEE	66.70			
NYS INCOME TAX	116.40			
SECRETARY WAGES	1,177.30	8,400.00	-7,222.70	14.0%
TREASURER WAGES	2,617.20	19,200.00	-16,582.80	13.6%
Total PERSONAL SERVICES	4,638.80	27,600.00	-22,961.20	16.8%
Total A34101 FIRE PER SVC	4,638.80	27,600.00	-22,961.20	16.8%
A34102 FIRE, EQUIP & CAP OUTLAY				
BUILDING IMPROVEMENTS	140.00			
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	8,194.44	6,000.00	2,194.44	136.6%
Total EQUIPMENT	8,194.44	12,800.00	-4,605.56	64.0%
Total A34102 FIRE, EQUIP & CAP OUTLAY	8,334.44	12,800.00	-4,465.56	65.1%
A34104 FIRE PROTECTION				
ANNUAL AUDIT	0.00	8,000.00	-8,000.00	0.0%
APPARATUS MAINT/REPAIR	502.24	15,000.00	-14,497.76	3.3%
ASSOCIATION DUES	0.00	700.00	-700.00	0.0%
BANK FEES	-175.00	2,300.00	-2,475.00	-7.6%
BUILDING/GROUNDS MAINTENANCE	7,956.47	32,000.00	-24,043.53	24.9%
BUILDING/GROUNDS REPAIRS	2,402.99	1,500.00	902.99	160.2%
COMMISSIONER TRAINING	0.00	200.00	-200.00	0.0%
DATA ENTRY/INCIDENT REPORTING	0.00	3,500.00	-3,500.00	0.0%
ELECTRIC	1,238.60	16,000.00	-14,761.40	7.7%
EMS SUPPLIES/FEES	225.64	2,000.00	-1,774.36	11.3%
EMS TRAINING	0.00	500.00	-500.00	0.0%
EQUIPMENT MAINT/REPAIR	0.00	1,000.00	-1,000.00	0.0%
FIRE PREVENTION	0.00	3,000.00	-3,000.00	0.0%
FIREFIGHTER PHYSICAL EXAMS	0.00	7,000.00	-7,000.00	0.0%
FIREFIGHTER TRAINING	0.00	1,000.00	-1,000.00	0.0%
FIREMATIC/REHAB SUPPLIES	0.00	600.00	-600.00	0.0%
FOAM	0.00	50.00	-50.00	0.0%
FOOD REIMBURSEMENTS	0.00	300.00	-300.00	0.0%
FUEL - BUILDING	2,465.30	11,000.00	-8,534.70	22.4%
FUEL - TRUCKS	469.14	3,200.00	-2,730.86	14.7%
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	4,324.00	26,000.00	-21,676.00	16.6%

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
January through February 2022

Cash Basis

	Jan - Feb 22	Budget	\$ Over Budget	% of Budget
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	234.00	500.00	-266.00	46.8%
PAGER REPAIR BATTERIES	0.00	800.00	-800.00	0.0%
PHYSICAL FITNESS	250.00	600.00	-350.00	41.7%
POSTAGE	116.00	400.00	-284.00	29.0%
PRINTING & SUPPLIES	0.00	800.00	-800.00	0.0%
PUBLIC NOTICES	11.66	200.00	-188.34	5.8%
TELEPHONE/CABLE	1,167.18	5,000.00	-3,832.82	23.3%
WASTE DISPOSAL	127.44	800.00	-672.56	15.9%
WEBSITE ADMINISTRATION	60.00	200.00	-140.00	30.0%
Total A34104 FIRE PROTECTION	21,375.66	155,950.00	-134,574.34	13.7%
A90308 SOCIAL SECURITY				
FICA EMPLOYER	285.20	1,800.00	-1,514.80	15.8%
MEDICARE EMPLOYER	66.70	400.00	-333.30	16.7%
Total A90308 SOCIAL SECURITY	351.90	2,200.00	-1,848.10	16.0%
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	0.00	96,556.00	-96,556.00	0.0%
Total A97107 DEBT INTEREST, SERIAL BO	0.00	96,556.00	-96,556.00	0.0%
A99019 INTERFUND TRANSFERS				
TO APPARATUS CAPITAL RESERVES	0.00	99,000.00	-99,000.00	0.0%
TO CAPITAL IMPROVEMENT RESERVES	0.00	10,000.00	-10,000.00	0.0%
TO EQUIPMENT CAPITAL RESERVES	0.00	8,174.00	-8,174.00	0.0%
Total A99019 INTERFUND TRANSFERS	0.00	117,174.00	-117,174.00	0.0%
H34102 NEW FIREHOUSE				
300 OWNERS EXPENSES & MISC				
301 FIRE DEPT FFE ALLOWANCE	609.22			
Total 300 OWNERS EXPENSES & MISC	609.22			
Total H34102 NEW FIREHOUSE	609.22			
Total Expense	35,310.02	492,580.00	-457,269.98	7.2%
Net Income	457,181.26	0.00	457,181.26	100.0%