Charlton Fire District Meeting Minutes November 5, 2019

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on November 5, 2019 at 8:30 p.m.

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

ABSENT:

1. Approval of Agenda

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

2. Approval of Minutes

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

Motion to approve last month's budget hearing minutes and special meeting minutes made by Jeff Voigt and seconded by Kevin Loukes. 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: \$53,152.09 Payroll Account: \$14,059.07

Apparatus Capital Reserve: \$157,056.44 Equipment Capital Reserve: \$8,697.93 Emergency Capital Reserve: \$25,084.46 Capital Improvement Reserve: \$4,327.71 New Firehouse Account: \$3,293,117.68

Total ending on Nov. 1, 2019: \$3,555,495.38

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

Motion to approve the 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.

20 calls for September:

12-EMS

3-Fire alarm

2-MVA

1-CO call

- 1-Brush fire
- 1-Vehicle fire
- b. Car 18 mileage as of 11/1 is 48,720 and car 18-0 mileage as of 11/1 is 63,644.
- c. Firefighter physicals were completed by Dr. Halbig.
- d. 18-1 was sent to Cummings for warranty repair to turbo.
- e. Hurst tool power unit was leaking. New seals were installed in the distribution block.
- f. Motorola portable batteries need to be replaced. State bid for twenty batteries is \$1,344.00.
- g. An additional CO detector is needed.
- h. Replacement road flares need to be purchased.
- i. CFD would like to welcome new firefighter, Shannon Sheedy.
- j. The chief is requesting approval to use 18-1 in the Ballston Spa Parade on 12/6.
- k. Dean DeCapria presented purchase requests. (Motions under new business)

6. Committee Reports

a. Facilities Management (Kevin Loukes)

See Unfinished Business

b. Apparatus and Equipment (Bob LeGere)

See Chief's Report

c. Firematic Training and Fire Prevention Committee (Jeff Voigt)

There is nothing to report at this time.

- d. Radio Communication and Informational Technology Committee (Steve Eichfeld)

 There is nothing to report at this time.
- e. Staff Relations/Code of Ethics Committee (Leland Roden)

There is nothing to report at this time.

7. Unfinished Business

a. Construction project update was presented by Sean Foran. Construction is on schedule at this time. Sean Foran submitted this month's construction invoices to to be reviewed and approved.

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

8. New Business

- a. The current waste management contract was discussed. The board is looking into replacing the existing garbage cans with a 2-yard dumpster.
- b. The secretary requested approval to place the 2020 cleaning bid notification in the Gazette.

- c. The secretary requested approval to place the 2020 snow removal notification in the Gazette.
- d. The secretary requested approval to place the 2019 annual fire district election notification in the Gazette.
- e. Resolution 26-2019 updating the Sexual Harassment Policy was reviewed and approved.
- f. Resolution 27-2019 requiring petitions and to appoint and compensate Chairman and Election Inspectors of the Charlton Fire District Board of Elections was reviewed and approved.
- g. Review and approve Jeff Scranton's physical fitness reimbursement.
- h. Approve new firefighter, Shannon Sheedy.

Motion to approve Secretary to place 2020 cleaning bid notification in the Gazette made by Jeff Voitgt seconded by Steve Eichfeld. Approved 5-0.

Motion to approve Secretary to place 2020 snow removal bid notification in the Gazette made by Jeff Voigt seconded by Kevin Loukes. Approved 5-0.

Motion to approve Secretary to place 2019 annual fire district election notification in the Gazette made by Jeff Voigt seconded by Bob LeGere. Approved 5-0.

Motion to approve Resolution 26-2019 made by Jeff Voigt seconded by Steve Eichfeld. Approved 5-0.

Motion to approve Resolution 27-2019 made by Jeff Voigt seconded by Bob LeGere. Approved 5-0.

Motion to approve the use of 18-1 in the Ballston Spa Parade on 12/6 made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

Motion to approve the purchase of portable batteries from Motorola for \$1,344.00 made by Jeff Voigt and seconded by Steve Eichfeld. Approved 5-0.

Motion to approve the purchase of replacement road flares from Grainger's for \$99.00 plus shipping made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

Motion to approve the purchase of a CO detector from PK Safety for \$729.00 plus shipping made by Jeff Voigt and seconded by Lee Eichfeld. Approved 5-0.

Motion to approve the Jeff Scranton's physical fitness reimbursement for \$100.00 made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

Motion to approve new firefighter, Shannon Sheedy, made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

9. Privilege of the Floor

Nothing to report

10. Adjournment

Motion to adjourn made by Jeff Voigt and seconded by Kevin Loukes at 9:19 p.m. Approved 5-0.

CHARLTON FIRE DISTRICT #1 Profit & Loss

October 2019

| _ | Oct 19 | Sep 19 | \$ Change |
|---------------------------------------|-----------|-------------|----------------|
| Income | | | |
| A2401 INTEREST & EARNINGS | | | |
| INTEREST & EARNINGS CHECKING | 1,10 | 1,38 | -0.28 |
| INTEREST & EARNINGS OPERATING | 4.28 | 5.60 | -1.32 |
| INTEREST & EARNINGS OTHER ACCTS | 11.16 | 17.43 | -1.32 -6.27 |
| Total A2401 INTEREST & EARNINGS | | | |
| | 16.54 | 24.41 | -7.87 |
| A2690 OTHER COMPENSATION | 47.50 | 95.00 | -47.50 |
| Total Income | 64.04 | 119.41 | -55.37 |
| Gross Profit | 64.04 | 119.41 | -55.37 |
| Expense | | | |
| A90308 SOCIAL SECURITY | | | |
| MEDICARE EMPLOYER | 33.35 | 33.35 | 0.00 |
| FICA EMPLOYER | 142.60 | 142.60 | 0.00 |
| Total A90308 SOCIAL SECURITY | 175.95 | 175.95 | 0,00 |
| A34102 FIRE, EQUIP & CAP OUTLAY | | | |
| EQUIPMENT | | | |
| FIREFIGHTER EQUIPMENT | 0.00 | 354.01 | -354.01 |
| PERSONAL PROTECTIVE EQUIP | 0.00 | 414.41 | -414.41 |
| RADIOS | 0.00 | 1,867.20 | -1,867.20 |
| Total EQUIPMENT | 0.00 | 2,635.62 | -2,635.62 |
| BUILDING IMPROVEMENTS | 225.21 | 186,685.00 | -186,459.79 |
| Total A34102 FIRE, EQUIP & CAP OUTLAY | 225.21 | 189,320.62 | -189,095.41 |
| A34104 FIRE PROTECTION | | • | 100,000.11 |
| MISCELLANEOUS | -75,17 | 05.00 | |
| BANK FEES | 3.50 | 25.00 | -100.17 |
| EMS SUPPLIES | 45,92 | 3.50 | 0.00 |
| POSTAGE | 55.00 | 311.76 | -265.84 |
| PRINTING & SUPPLIES | 59.99 | 0.00 | 55.00 |
| WEBSITE ADMINISTRATION | | 0.00 | 59.99 |
| FUEL - TRUCKS | 75.00 | 0.00 | 75.00 |
| WASTE DISPOSAL | 105.60 | 218.96 | -113.36 |
| ELECTRIC & GAS | 111.54 | 111.54 | 0.00 |
| FIREFIGHTER TRAINING | 183.67 | 226.07 | -42.40 |
| | 280.00 | 0.00 | 280.00 |
| BUILDING & GROUNDS MAINTENANCE | 291,00 | 260.00 | 31.00 |
| TELEPHONE & CABLE | 340.04 | 339.92 | 0.12 |
| Total A34104 FIRE PROTECTION | 1,476.09 | 1,496.75 | -20.66 |
| A34101 FIRE PER SVC | | | |
| PERSONAL SERVICES | | | |
| MEDICARE EMPLOYEE | 33.35 | 33.35 | 0.00 |
| NYS INCOME TAX | 116.40 | 0.00 | 116.40 |
| FICA EMPLOYEE | 142.60 | 142.60 | 0.00 |
| FEDERAL INCOME TAX | 188.00 | 188.00 | 0.00 |
| SECRETARY WAGES | 588.65 | 588.65 | 0.00 |
| TREASURER WAGES | 1,308.60 | 1,308.60 | 0.00 |
| Total PERSONAL SERVICES | 2,377.60 | 2,261.20 | 116.40 |
| Total A34101 FIRE PER SVC | 2,377.60 | 2,261.20 | 116.40 |
| Total Expense | 4,254.85 | 193,254.52 | -188,999.67 |
| ncome | -4,190.81 | -193,135.11 | 188,944.30 |
| | ., | 100,100.11 | 100,344.30 |

11:36 AM

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

Cash Basis

| | Oct 19 | Oct 18 |
|-----------------------------------|------------|------------|
| A200 CASH | | |
| 0712 OPERATING | 53,152.09 | 19,580.98 |
| 0720 PAYROLL | 14,059.07 | 13,744.89 |
| Total A200 CASH | 67,211.16 | 33,325.87 |
| A230 CASH, SPECIAL RESERVES | | |
| 2286 APPARATUS | 157,056.44 | 56,986.32 |
| 2294 EQUIPMENT | 8,697.93 | 56,360.44 |
| 2302 EMERGENCY | 25,084.46 | 25,065.19 |
| 2310 CAPITAL IMPROVEMENTS | 4,327.71 | 205,332.25 |
| Total A230 CASH, SPECIAL RESERVES | 195,166.54 | 343,744.20 |
| A452 INVESTMENT IN SECURITIES | | |
| 9062 APPARATUS | 0.00 | 98,094.44 |
| 9070 EQUIPMENT | 0.00 | 73,893.85 |
| 9096 CAPITAL IMPROVEMENTS | 0.00 | 198,748.75 |
| Total A452 INVESTMENT IN SECURIT | 0.00 | 370,737.04 |
| OTAL | 262,377.70 | 747,807.11 |

320811000712

5 X 81 00005 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
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| KeyBank Business Interest Checking CHARLTON FIRE DISTRICT #1 OPERATING ACCOUNT | 320811000712 | | |
|--|--------------|------------------------------------|---------------------|
| | | Beginning balance 9-30-19 | \$60,711.64 |
| | | 14 Subtractions | +47.50 -7,607.83 |
| | | Interest paid Net fees and charges | +4.28 -3.50 |
| | | Ending balance 10-31-19 | \$53,152,09 |

Additions

| Deposits Date | Serial # | Source | | |
|---------------|----------|-----------|----------------------|---------|
| <u>10-15</u> | | Deposit | Branch 0081 New York | \$47.50 |
| | | Total add | litions | \$47.50 |

Subtractions

Paper Checks

* check missing from sequence

| Check | Date | Amount | Check | Date | Amount | Check | Date | Amount |
|-------|-------|---------|-------|-------|--------|-------|-------|----------|
| 7873 | 10-15 | \$45.92 | 7875 | 10-7 | 55.00 | 7877 | 10-15 | 5.910.03 |
| 7874 | 10-4 | 31.00 | 7876 | 10-10 | 490.03 | | | 0,0.0.00 |

Paper Checks Paid \$6,531.98

| Withdrawals Date Serial # | Location | • |
|---------------------------|--|---------|
| 10-2 | Bill Pay:Verizon 518399 Mbxcr3Hm | \$51.45 |
| 10-2 | Bill Pay:Atypica Inc. Cvfd-1 7Bvce3Hm | 75.00 |
| 10-2 | Bill Pay:Kevin G Riehl N/A Gbmc83Hm | 100.00 |
| 10-2 | Bill Pay:Dean DE Capria N/A 7B8Ci3Hm | 100.00 |
| 10-2 | Bill Pay:Town of Charlton N/A 4Bdcf3Hm | 105.60 |
| 10-2 | Bill Pay:National Grid 51564- Vb2CD3Hm | 183,67 |

320811000712

| Subtract | tions | | | | | | |
|----------|------------------|--------------|-----------------------------|----------------|------------|-------------|----------------------|
| (con't) | * | | | | | | |
| | Withdrawals Date | e Serial # | Location | | | | |
| | 10- | 2 | Bill Pay:Tri City Jar | nitoria N/A Jb | 1C73Hm | | 260.00 |
| | 10- | | Bill Pay:Time Warn | | | Qo | 88.59 |
| | <u>10-</u> | 9 | Bill Pay:Waste Cor | nections 6910 | -1 Vbfc53Q | 0 | 111.54 |
| | | | Total subtractions | | | | \$7,607.83 |
| Interest | | | | | | | |
| earned | | | | | | | |
| 0011100 | | | Annual percentage yield (| ADV carned | | | 0.000/ |
| | | | Number of days this state | | | | 0.09% |
| | | | Interest paid 10-31-19 | ment pendu | | | 31 \$4. 28 |
| | | | Interest earned this stater | ment neriod | | | \$4.28 |
| | | | Interest paid year-to-date | | | | \$71.56 |
| | | | more paid year to date | | | | φει.υσ |
| Fees and | 1 | | | | | | |
| charges | Date | | | | Quantity | Unit Charge | |
| | 10-31-19 | Imaged Items | With Statement Charge | | | 3.50 | -\$3.50 |
| | 10-31-19 | | tement Service Charge | | 1 | 5.00 | -5.00 |
| | <u>10-31-19</u> | | ge Waive To Relationship I | Pricing | 1 | 5.00 | +5.00 |
| | <u>10-31-19</u> | Paper Statem | nent Fee | | 1 | 3.00 | -3.00 |
| | 10-31-19 | Service Char | ge Waive To Relationship I | | 1 | 3.00 | +3.00 |
| | | | Fees and charges | assessed this | s period | | -\$3.50 |



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.

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.

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

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

Tell us the dollar amount of the suspected error.

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

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

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

XFER TO SAV - Transfer to Savings Account XFER FROM SAV - Transfer from Savings Account XFER TO CKG
- Transfer to Checking Account
- Transfer from Checking Account
- Transfer from Checking Account
- Transfer from Checking Account
- 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.

page 3 of 3

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

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.

- Deposits or other credits shown on your statement that you have not already entered.
- The "Interest earned" shown on your statement, if any.

| List from your check register any checks or other deductions that are <i>not</i> shown on your statement. | | | S List any deposits from your check register that are <i>not</i> shown on your statement. | | | |
|---|--------|--|---|----------------|-------------------------------|-------|
| Check # | Amount | | | Date | Amo | unt |
| | | | | | | |
| | | | то | TAL → | \$ | |
| | | | 0 | | nding bala on your ent. | ince |
| | | | \$ | | | |
| | | | 0 | Add 5 total he | and 6 and ere. | enter |
| | | | \$ | | | |
| | | | 8 | Enter t | otal from | 4. |
| | | | \$ | | | |
| | | | 9 | | ct 8 from 7 ifference h | |
| | | | \$ | | | |
| TOTAL → | \$ | | This amount should agree with your check register balance. | | | |

11:34 AM 11/04/19

CHARLTON FIRE DISTRICT #1 Reconciliation Summary 0712 OPERATING, Period Ending 10/31/2019

| | Oct 31, 19 | | |
|--|--------------------|-----------|--|
| Beginning Balance Cleared Transactions Checks and Payments - 17 items Deposits and Credits - 4 items | -7,619.33 59.78 | 60,711.64 | |
| Total Cleared Transactions | -7,559.55 | | |
| Cleared Balance | | 53,152.09 | |
| Register Balance as of 10/31/2019 | | 53,152.09 | |
| Ending Balance | | 53,152.09 | |

CHARLTON FIRE DISTRICT #1 Reconciliation Detail

0712 OPERATING, Period Ending 10/31/2019

| Туре | Date | Num | Name | Clr | Amount | Balance |
|---------------------|--------------------|-------|-------------------|-----------|-----------|-----------|
| Beginning Balance | | | | | | 60,711.64 |
| Cleared Trans | | | | | | · |
| | nd Payments - 17 | items | | | | |
| Check | 10/01/2019 | 7877 | CHARLTON VOL FI | Χ | -5,910.03 | -5,910.03 |
| Check | 10/01/2019 | 7876 | FASNY FCU CARD | X | -490.03 | -6,400.06 |
| Check | 10/01/2019 | 7875 | MAIL 'N' MORE | Х | -55.00 | -6,455.06 |
| Check | 10/01/2019 | 7873 | MCKESSON MMS | Х | -45.92 | -6,500.98 |
| Check | 10/01/2019 | 7874 | SCOTIA LINEN | Х | -31.00 | -6,531.98 |
| Check | 10/02/2019 | | TRI CITY JANITORI | X | -260.00 | -6,791.98 |
| Check | 10/02/2019 | | NATIONAL GRID | Х | -183.67 | -6,975.65 |
| Check | 10/02/2019 | | TOWN OF CHARLT | X | -105.60 | -7,081.25 |
| Check | 10/02/2019 | | KEVIN RIEHL | Х | -100.00 | -7,181.25 |
| Check | 10/02/2019 | | DEAN DECAPRIA | Х | -100.00 | -7,281.25 |
| Check | 10/02/2019 | | Atypica Inc. | Х | -75.00 | -7,356.25 |
| Check | 10/02/2019 | | VERIZON | Х | -51.45 | -7,407.70 |
| Check | 10/09/2019 | | COUNTY WASTE | Х | -111.54 | -7,519.24 |
| Check | 10/09/2019 | | TIME WARNER | Χ | -88.59 | -7,607.83 |
| Check | 10/31/2019 | | DUPLICATE STMT | Х | -5.00 | -7,612.83 |
| Check | 10/31/2019 | | IMAGED ITEMS WI | Х | -3.50 | -7,616.33 |
| Check | 10/31/2019 | | PAPER STATEMEN | х _ | -3.00 | -7,619.33 |
| Total Check | ks and Payments | | | | -7,619.33 | -7,619.33 |
| | nd Credits - 4 ite | ms | | | | |
| Deposit | 10/15/2019 | | Deposit | X | 47.50 | 47.50 |
| Deposit | 10/31/2019 | | KEYBANK | X | 3.00 | 50.50 |
| Deposit | 10/31/2019 | | INTEREST PAYMENT | X | 4.28 | 54.78 |
| Deposit | 10/31/2019 | | KEYBANK | х _ | 5.00 | 59.78 |
| Total Depos | sits and Credits | | | \ <u></u> | 59.78 | 59.78 |
| Total Cleared | Transactions | | | ~~ | -7,559.55 | -7,559.55 |
| Cleared Balance | | | | *** | -7,559.55 | 53,152.09 |
| Register Balance as | of 10/31/2019 | | | | -7,559.55 | 53,152.09 |
| Inding Balance | | | | | -7,559.55 | 53,152.09 |

320811000720

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

Questions or comments?
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| KeyBank Business Interest Checking CHARLTON FIRE DISTRICT #1 | 320811000720 | | |
|--|--------------|--|--------------------------|
| PAYROLL ACCOUNT | | Beginning balance 9-30-19 4 Subtractions | \$16,611.52 -2,553.55 |
| | | Interest paid | +1.10 |
| | | Ending balance 10-31-19 | \$14,059.07 |

Withdrawals Date Serial # Location 10-1 Bill Pay:First New York Fcu 108600 Vbecu3We \$588.65 10-1 Bill Pay:Sunmark Federal Cr 124890 Ibecu3We 1,308.60 10-15 Direct Withdrawal, Irs Usataxpymt 539.90 10-30 Direct Withdrawal, Nys Dtf Wt Tax Paymnt 116.40 **Total subtractions** \$2,553.55

Interest
earned

Annual percentage yield (APY) earned
0.09%
Number of days this statement period
31
Interest paid 10-31-19
Interest earned this statement period
Interest paid year-to-date
\$23.90

Fees and charges

Subtractions

| Date | | Quantity | Unit Charge | |
|----------|--|----------|-------------|---------|
| 10-31-19 | Duplicate Statement Service Charge | 1 | 5.00 | -\$5.00 |
| 10-31-19 | Service Charge Waive To Relationship Pricing | 1 | 5.00 | +5.00 |

320811000720

Fees and charges (con't)

| Date | | Quantity | Unit Charge | |
|----------|--|-------------|-------------|--------|
| 10-31-19 | Paper Statement Fee | 1 | 3.00 | -3.00 |
| 10-31-19 | Service Charge Waive To Relationship Pricing | 1 | 3.00 | +3.00 |
| | Fees and charges | this period | | \$0.00 |



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

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

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

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

Tell us your name and Account number;

Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more Information

Tell us the dollar amount of the suspected error.

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

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

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

XFER TO SAV
XFER FROM SAV
XFER TO CKG
XFER FROM CKG
XFER FROM CKG
XFER FROM CKG
XFER FROM CKG 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

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In your letter, give us the following information:

Account Information: Your name and account number.

Dollar Amount: The dollar amount of the suspected error.

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- 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
 - 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.

page 3 of 3

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

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.

- 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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11:32 AM 11/04/19

CHARLTON FIRE DISTRICT #1 Reconciliation Summary 0720 PAYROLL, Period Ending 10/31/2019

| | Oct 31, 19 | |
|--|------------|-----------|
| Beginning Balance Cleared Transactions | | 16,611.52 |
| Checks and Payments - 6 items | -2,561.55 | |
| Deposits and Credits - 3 items | 9.10 | |
| Total Cleared Transactions | -2,552.45 | |
| Cleared Balance | | 14,059.07 |
| Register Balance as of 10/31/2019 | | 14,059.07 |
| Ending Balance | | 14,059.07 |

CHARLTON FIRE DISTRICT #1 Reconciliation Detail

0720 PAYROLL, Period Ending 10/31/2019

| Туре | ype Date Num Name Cir | | Clr | Amount | Balance | |
|-----------------|--------------------------|-----|------------------|---------|-----------|-----------|
| Beginning Bala | ance | | | | | 16,611.52 |
| Cleared 1 | Transactions | | | | | |
| Check | s and Payments - 6 it | ems | | | | |
| Check | 10/01/2019 | | ANDREW G. LA PA | Х | -1,308.60 | -1,308.60 |
| Check | 10/01/2019 | | Sharon B Cronin | Х | -588.65 | -1,897.25 |
| Check | 10/15/2019 | | DIRECT WITHDRA | Х | -539.90 | -2,437.15 |
| Check | 10/30/2019 | | DIRECT WITHDRA | X | -116.40 | -2,553.55 |
| Check | 10/31/2019 | | DUPLICATE STMT | Х | -5.00 | -2,558.55 |
| Check | 10/31/2019 | | PAPER STATEMEN | Χ | -3.00 | -2,561.55 |
| Total C | Checks and Payments | | | | -2,561.55 | -2,561.55 |
| Depos | sits and Credits - 3 ite | ms | | | | |
| Deposit | 10/31/2019 | | INTEREST PAYMENT | Χ | 1.10 | 1.10 |
| Deposit | 10/31/2019 | | KEYBANK | Χ | 3.00 | 4.10 |
| Deposit | 10/31/2019 | | KEYBANK | Χ _ | 5.00 | 9.10 |
| Total E | Deposits and Credits | | | <u></u> | 9.10 | 9.10 |
| Total Clea | ared Transactions | | | | -2,552.45 | -2,552.45 |
| Cleared Balance | е | | | | -2,552.45 | 14,059.07 |
| Register Balanc | e as of 10/31/2019 | | | | -2,552.45 | 14,059.07 |
| Ending Balance | e | | | | -2,552.45 | 14,059.07 |

320813002286

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

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

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

| Key Business Silver Money Market Svgs | 320813002286 | |
|---|--|-----------------------|
| CHARLTON FIRE DISTRICT #1 APPARATUS CAPITAL RESERVE | Beginning balance 9-30-19 Interest paid | \$157,047.40 +9.04 |
| | Ending balance 10-31-19 | \$157,056.44 |
| Interestearned | | Page 1 |
| | Annual percentage yield (APY) earned Number of days this statement period | 0.07% |
| | Interest paid 10-31-19 Interest earned this statement period | 31 \$9.04 |
| | Interest earned this statement period Interest paid year-to-date | \$9.03 \$65.35 |

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

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

page 2 of 2

BALANCING YOUR ACCOUNT

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INSTRUCTIONS

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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.

- 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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11:30 AM 11/04/19

CHARLTON FIRE DISTRICT #1 Reconciliation Summary 2286 APPARATUS, Period Ending 09/30/2019

| | Sep 30, 19 |
|--|------------|
| Beginning Balance | 157,047.40 |
| Cleared Transactions Deposits and Credits - 1 item | 9.04 |
| Total Cleared Transactions | 9.04 |
| Cleared Balance | 157,056.44 |
| Register Balance as of 09/30/2019 | 157,056.44 |
| Ending Balance | 157,056.44 |

320813002294

T 81 00000 R EM TI CHARLTON FIRE DISTRICT #1 EQUIPMENT CAPITAL RESERVES PO BOX 1369 BALLSTON LAKE NY 12019-0369

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

Enroll in Online Banking today at Key.com.

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

| Key Business Silver Money Market Svgs | 320813002294 | | |
|--|---------------------------------------|-----------------------------|--|
| CHARLTON FIRE DISTRICT #1 EQUIPMENT CAPITAL RESERVES | Beginning balance 9-30-19 | \$8,697.43 | |
| | Interest paid Ending balance 10-31-19 | +0.50 \$8,697.9 3 | |
| Interest | | | |
| | Annual percentage yield (APY) earned | 0.07% | |
| | Number of days this statement period | 31 | |
| | Interest paid 10-31-19 | \$0.50 | |
| | Interest earned this statement period | \$0.50 | |
| | Interest paid year-to-date | \$5.23 | |

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

Tell us your name and Account number;

 Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;

Tell us the dollar amount of the suspected error.

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

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COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

XFER TO SAV
XFER FROM SAV
XFER TO CKG
XFER FROM CKG
PMT TO CR CARD

- Transfer to Savings Account
- Transfer from Savings Account
- Transfer to Checking Account
- Transfer from Checking Account
- Transfer from Credit Card

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page 2 of 2

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

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11:29 AM 11/04/19

CHARLTON FIRE DISTRICT #1 Reconciliation Summary 2294 EQUIPMENT, Period Ending 11/01/2019

| | Nov 1, 19 |
|--|-----------|
| Beginning Balance Cleared Transactions Deposits and Credits - 1 item | 8,697.43 |
| | 0.50 |
| Total Cleared Transactions | 0.50 |
| Cleared Balance | 8,697.93 |
| Register Balance as of 11/01/2019 | 8,697.93 |
| Ending Balance | 8,697.93 |

320813002302

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

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

Enroll in Online Banking today at Key.com.

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

| Key Business Silver Money Market Svgs CHARLTON FIRE DISTRICT #1 EMERGENCY REPAIR RESERVES | 320813002302 Beginning balance 9-30-19 Interest paid Ending balance 10-31-19 | \$25,083.02 +1.44 \$25,084.46 |
|---|---|--|
| | Annual percentage yield (APY) earned Number of days this statement period Interest paid 10-31-19 Interest earned this statement period Interest paid year-to-date | 0.07% 31 \$1.44 \$1.44 \$17.18 |

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

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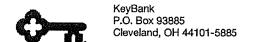
- · Deposits or other credits shown on your statement that you have not already entered.
- · The "Interest earned" shown on your statement, if any.

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11:28 AM 11/04/19

CHARLTON FIRE DISTRICT #1 Reconciliation Summary 2302 EMERGENCY, Period Ending 10/31/2019

| | Oct 31, 19 |
|--|------------|
| Beginning Balance Cleared Transactions | 25,083.02 |
| Deposits and Credits - 1 item | 1.44 |
| Total Cleared Transactions | 1.44 |
| Cleared Balance | 25,084.46 |
| Register Balance as of 10/31/2019 | 25,084.46 |
| Ending Balance | 25,084.46 |



320813002310

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

Questions or comments?
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1-888-KEY4BIZ (1-888-539-4249)

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

| Key Business Silver Money Market Svgs | 320813002310 | |
|--|--|-----------------------|
| CHARLTON FIRE DISTRICT #1 CAPITAL IMPROVEMENTS RESERVES | Beginning balance 9-30-19 Interest paid | \$4,327.53 +0.18 |
| | Ending balance 10-31-19 | \$4,327.71 |
| Interest | | |
| | Annual percentage yield (APY) earned Number of days this statement period Interest paid 10-31-19 | 0.05% 31 \$0.18 |
| | Interest earned this statement period Interest paid year-to-date | \$0.18 \$214.22 |

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

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

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

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

Tell us your name and Account number;

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

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

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

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

XFER TO SAV
XFER FROM SAV
XFER TO CKG
XFER FROM CKG
XFER FROM CKG
XFET TO SAVINGS Account

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.
- 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.

page 2 of 2

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

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.

- 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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CHARLTON FIRE DISTRICT #1 Reconciliation Summary 2310 CAPITAL IMPROVEMENTS, Period Ending 10/31/2019

| | Oct 31, 19 |
|--|------------|
| Beginning Balance | 4,327.53 |
| Cleared Transactions Deposits and Credits - 1 item | 0.18 |
| Total Cleared Transactions | 0.18 |
| Cleared Balance | 4,327.71 |
| Register Balance as of 10/31/2019 | 4,327.71 |
| Ending Balance | 4,327.71 |

January through October 2019

| | Jan - Oct 19 | Budget | \$ Over Budget | % of Budget |
|--|--|---|--|--|
| Income A1001 REAL PROP TXS | 0.00 | 0.00 | 00,0 | 0.0% |
| A1001 REAL PROPERTY TAXES REAL PROPERTY TAXES | 300,016.10 | 300,016.00 | 0.10 | 100.0% |
| Total A1001 REAL PROPERTY TAXES | 300,016.10 | 300,016.00 | 0.10 | 100.0% |
| A2401 INTEREST & EARNINGS INTEREST & EARNINGS CHECKING INTEREST & EARNINGS INVESTMENTS INTEREST & EARNINGS OPERATING INTEREST & EARNINGS OTHER ACCTS | 23.90 3,871.15 71.56 301.98 | | | |
| A2401 INTEREST & EARNINGS - Other | 0.00 | 500.00 | -500.00 | 0.0% |
| Total A2401 INTEREST & EARNINGS | 4,268.59 | 500.00 | 3,768.59 | 853.7% |
| A2665 SALES OF PROPERTY SALE OF EQUIPMENT | 9,900.00 | | | |
| Total A2665 SALES OF PROPERTY | 9,900.00 | | | |
| A2690 OTHER COMPENSATION | 142.50 | | | |
| Total Income | 314,327.19 | 300,516.00 | 13,811.19 | 104.6% |
| Gross Profit | 314,327.19 | 300,516.00 | 13,811.19 | 104.6% |
| Expense A34101 FIRE PER SVC PERSONAL SERVICES FEDERAL INCOME TAX FICA EMPLOYEE MEDICARE EMPLOYEE NYS INCOME TAX SECRETARY WAGES TREASURER WAGES | 1,880.00 1,426.00 333.50 465.60 5,886.50 13,086.00 | 8,400.00 19,200.00 | -2,513.50 -6,114.00 | 70.1% 68.2% |
| Total PERSONAL SERVICES | 23,077.60 | 27,600.00 | -4,522.40 | 83.6% |
| Total A34101 FIRE PER SVC | 23,077.60 | 27,600.00 | -4,522.40 | 83.6% |
| A34102 FIRE, EQUIP & CAP OUTLAY BUILDING IMPROVEMENTS EQUIPMENT APPARATUS EQUIPMENT BUILDING EQUIPMENT EMS EQUIPMENT FIREFIGHTER EQUIPMENT HOSE REPLACEMENT PERSONAL PROTECTIVE EQUIP RADIOS | 549,240.15 0.00 0.00 0.00 441.28 0.00 79,252.41 1,867.20 | 1,000.00 1,000.00 1,000.00 3,000.00 800.00 6,000.00 | -1,000.00 -1,000.00 -1,000.00 -2,558.72 -800.00 73,252.41 | 0.0% 0.0% 0.0% 14.7% 0.0% 1,320.9% |
| Total EQUIPMENT | 81,560.89 | 12,800.00 | 68,760.89 | 637.2% |
| Total A34102 FIRE, EQUIP & CAP OUTLAY | 630,801.04 | 12,800.00 | 618,001.04 | 4,928.1% |
| ANNUAL AUDIT APPARATUS MAINT/REPAIR ASSOCIATION DUES BANK FEES BUILDING & GROUNDS MAINTENANCE BUILDING & GROUNDS REPAIRS COMMISSIONER TRAINING DATA ENTRY-INCIDENT REPORTING ELECTRIC & GAS EMS SUPPLIES EMS TRAINING EQUIPMENT MAINT/REPAIR FIRE PREVENTION FIREFIGHTER PHYSICAL EXAMS FIREFIGHTER TRAINING FIREMATIC & REHAB SUPPLIES FOAM FOOD REIMBURSEMENTS FUEL - BUILDING FUEL - TRUCKS HOSE/LADDER TESTING | 0.00 13,268.30 550.00 35.00 4,565.56 347.92 475.00 700.00 2,935.27 1,378.05 0.00 58.23 2,376.14 0.00 780.00 0.00 105.31 2,691.12 2,026.48 0.00 | 4,00.00 15,000.00 200.00 300.00 4,800.00 4,300.00 300.00 2,500.00 4,000.00 2,000.00 1,000.00 7,000.00 1,000.00 600.00 50.00 300.00 4,000.00 3,000.00 1,000.00 1,000.00 1,000.00 | -4,000.00 -1,731.70 350.00 -265.00 -234.44 -3,952.08 175.00 -1,800.00 -1,084.73 -621.95 -500.00 -941.77 -623.86 -7,000.00 -220.00 -800.00 -50.00 -194.69 -1,308.88 -1,473.52 -1,000.00 | 0.0% 88.5% 275.0% 11.7% 95.1% 8.1% 158.3% 28.0% 73.4% 68.9% 0.0% 5.8% 79.2% 0.0% 78.0% 0.0% 35.1% 67.3% 57.9% 0.0% |
| INSPECTION OF DEPARTMENT INSURANCE | 7,409.11 22,938.94 | 7,000.00 20,000.00 | 409.11 2,938.94 | 105.8% 114.7% |

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

Cash Basis

January through October 2019

| Jan - Oct 19 | Budget | \$ Over Budget | % of Budget |
|----------------------|-------------------------|--|---|
| 644.00 | 800.00 | -156.00 | 80.5% |
| 0.00 | 3.000.00 | -3,000.00 | 0.0% |
| 688.27 | 500.00 | 188.27 | 137.7% |
| 0.00 | 1,200.00 | -1,200.00 | 0.0% |
| 300.00 | 800.00 | -500.00 | 37.5% |
| 396.00 | 400.00 | -4.00 | 99.0% |
| 510.20 | 800.00 | -289.80 | 63.8% |
| 11.97 | 200.00 | -188.03 | 6,0% |
| 0.00 | 1,000.00 | -1,000.00 | 0.0% |
| 3,376.21 | 2,500.00 | 876.21 | 135.0% |
| 999.08 | 800.00 | 199.08 | 124.9% |
| 283.54 | 500.00 | -216.46 | 56.7% |
| 260.00 | 200.00 | 60.00 | 130.0% |
| 70,109.70 | 99,050.00 | -28,940.30 | 70.8% |
| | | | |
| 1,426.00 | | | |
| 333.50 | 400.00 | -66.50 | 83.4% |
| 0.00 | 1,800.00 | -1,800.00 | 0.0% |
| 1,759,50 | 2,200.00 | -440.50 | 80.0% |
| 0.00 0.00 0.00 | 50,000.00 108,866.00 | -50,000.00 -108,866.00 | 0.0% |
| 0.00 | 158,866.00 | -158,866.00 | 0.0% |
| 725,747.84 | 300,516.00 | 425,231.84 | 241.5% |
| -411,420.65 | 0.00 | -411,420.65 | 100.0% |
| | 644.00 | 644.00 800.00 0.00 3,000.00 688.27 500.00 0.00 1,200.00 300.00 800.00 396.00 400.00 510.20 800.00 11.97 200.00 0.00 1,000.00 3,376.21 2,500.00 999.08 800.00 283.54 500.00 280.00 200.00 70,109.70 99,050.00 1,426.00 333.50 400.00 1,759.50 2,200.00 0.00 50,000.00 0.00 158,866.00 0.00 158,866.00 0.00 158,866.00 | 644.00 800.00 -156.00 0.00 3,000.00 -3,000.00 688.27 500.00 188.27 0.00 1,200.00 -1,200.00 300.00 800.00 -500.00 396.00 400.00 -4.00 510.20 800.00 -289.80 11.97 200.00 -188.03 0.00 1,000.00 -1,000.00 3,376.21 2,500.00 876.21 999.08 800.00 199.08 283.54 500.00 -216.46 260.00 200.00 60.00 70,109.70 99,050.00 -28,940.30 1,426.00 333.50 400.00 -66.50 0.00 1,800.00 -1,800.00 1,759.50 2,200.00 -440.50 0.00 50,000.00 -50,000.00 0.00 108,866.00 -108,866.00 0.00 158,866.00 -158,866.00 725,747.84 300,516.00 425,231.84 |

Charlton Building Project Profit & Loss

October 2019

| | Oct 19 | Sep 19 | % Change |
|---|-------------|--------------|------------------|
| Income | 3.00 | 0.00 | 100.0% |
| 49900 · Uncategorized Income | 266.76 | 109.25 | 144.2% |
| H2401 · Interest and Earnings H5710 · Serial Bonds | 0.00 | 3,700,032.03 | -100.0% |
| H21.10 - Seliai Dollida | 269.76 | 3,700,141.28 | -100.0% |
| Total Income | 209.70 | 3,700,141.20 | |
| Gross Profit | 269.76 | 3,700,141.28 | -100.0% |
| Expense | | | |
| H34102 · New Firehouse Expenditures 100 · PRECONSTRUCTION COSTS | | | |
| 100 · PRECONSTRUCTION COSTS 102 · Hueber-Breuer Pre construction | 18,162.00 | 0.00 | 100.0% |
| Total 100 · PRECONSTRUCTION COSTS | 18,162.00 | 0.00 | 100.0% |
| 200 · NEW BUILDING CONSTRUCTION PHASE | | | 4.40.007 |
| 201 · New Construction | 226,131.80 | 91,167.00 | 148.0% |
| 204.1 · Hueber-Breuer - Office Staff Ex | 67,729.00 | 0.00 | 100,0% 100,0% |
| 206 · Napierala & Associates | 3,319.05 | 0.00 0.00 | 100.0% |
| 208 · Utilities Cost | 741.51 | 0.00 | 100.076 |
| Total 200 · NEW BUILDING CONSTRUCTION PHASE | 297,921.36 | 91,167.00 | 226.8% |
| 400 · PROFESSIONAL SERVICES | 0.00 | 40.00 | -92.5% |
| 404 · Finance & Legal Fees | 3.00 | 40.00 | -92.370 |
| Total 400 · PROFESSIONAL SERVICES | 3.00 | 40.00 | -92.5% |
| Total H34102 · New Firehouse Expenditures | 316,086.36 | 91,207.00 | 246.6% |
| Total Expense | 316,086.36 | 91,207.00 | 246.6% |
| et Income | -315,816.60 | 3,608,934.28 | -108.8% |

320811002528

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

KeyBank Business Interest Checking

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

Enroll in Online Banking today at Key.com.

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

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| CHARLTON FIRE DISTRICT #1 | | | Beginnin 11 Subtr Interest | | 19 | | \$3,608,934.28 -316,083.36 +266.76 | |
|---------------------------|-----------------|------------------|--|------------------------------|---|-----------|--|---|
| | | | | Ending b | palance 10-31- | 19 | | \$3,293,117.68 |
| Subtractio | ns | | | | | | | |
| Paper Check | ks * | check missing fr | om sequence | | | | | |
| Check | Date | Ämount | Check | Date | Amount | Check | Date | Amount |
| 1001 | 10-2 | \$18,162.00 | 1008 | 10-29 | 1,801.25 | *1013 | 10-23 | 21,246.75 |
| 1001 | 10-2 | 30,458.00 | 1009 | 10-29 | 1,517.80 | 1014 | 10-23 | 8,386.00 |
| *1005 | 10-10 | 9,038.30 | 1010 | 10-23 | 185,917.00 | 1015 | 10-30 | 741.51 |
| *1007 | 10-30 | 37,271.00 | 1011 | 10-23 | 1,543.75 | | | |
| | | | | | Pa | er Checks | Paid | \$316,083.36 |
| Interest | | | | | | | | |
| earned | | | Number of controls of the second seco | days this stat I 10-31-19 | (APY) earned tement period ement period | | | 0.09% 31 \$266.76 \$266.75 \$376.01 |
| Fees and | Date | | | | | Quantity | Unit Charge | |
| charges | | Paper State | ment Fee | | | 1 | 3.00 | |
| | <u>10-31-19</u> | Paper State | HIGHLI CC | | | | 0.00 | ΨΟιΟΟ |

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Fees and charges (con't)

| Date | | Quantity | Unit Charge | |
|----------|--|-------------|-------------|--------|
| 10-31-19 | Service Charge Waive To Relationship Pricing | 1 | 3.00 | +3.00 |
| | Fees and charges | this period | | \$0.00 |



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

Tell us your name and Account number,

Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more

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 TO SAV
XFER FROM SAV
XFER TO CKG
XFER FROM CKG
XFER FROM CKG
PMT TO CR CARD
PMT TO CR CARD
PMT TO CR CARD
Advance from Credit Card
Advance from 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.

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Dollar Amount: The dollar amount of the suspected error.

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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.

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- 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.

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Average Daily Balance method (Balance Subject to Interest Rate): Your interest is Average Dally 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 dally 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.Ó. 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.

page 3 of 3

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

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.

- Deposits or other credits shown on your statement that you have not already entered.
- · The "Interest earned" shown on your statement, if any.

| 0 | registe other d | m your check r any checks or leductions that shown on your ent. | 6 | your c | y deposits heck regis tshown on ent. | ter that |
|-----|--------------------|---|----|------------------|---|----------|
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Charlton Building Project

Reconciliation Summary
H200 · New Firehouse Bank Account, Period Ending 10/31/2019

| | Oct 31, 19 | ı |
|--|-------------|--------------|
| Beginning Balance Cleared Transactions | | 3,608,934.28 |
| Checks and Payments - 12 items | -316,086.36 | |
| Deposits and Credits - 2 items | 269.76 | |
| Total Cleared Transactions | -315,816.60 | |
| Cleared Balance | | 3,293,117.68 |
| Register Balance as of 10/31/2019 | | 3,293,117.68 |
| Ending Balance | | 3,293,117.68 |

Charlton Building Project Reconciliation Detail

H200 · New Firehouse Bank Account, Period Ending 10/31/2019

| Туре | Date | Num | Name | Cir | Amount | Balance |
|--------------------|---------------------|-------|-----------------|-----|-------------|--------------|
| Beginning Balance | e | | | | | 3,608,934.28 |
| Cleared Tran | | | | | | |
| Checks a | nd Payments - 12 | items | | | | |
| Check | 10/02/2019 | 1002 | HUEBER-BREUER | Х | -30,458.00 | -30,458.00 |
| Check | 10/02/2019 | 1001 | HUEBER-BREUER | X | -18,162.00 | -48,620.00 |
| Check | 10/10/2019 | 1005 | CKM ELECTRICAL | Χ | -9,038.30 | -57,658.30 |
| Check | 10/23/2019 | 1010 | BAST HATFIELD C | Χ | -185,917.00 | -243,575.30 |
| Check | 10/23/2019 | 1013 | TRI-VALLEY PLUM | Χ | -21,246.75 | -264,822.05 |
| Check | 10/23/2019 | 1014 | H2M ARCHITECTS | Χ | -8,386.00 | -273,208.05 |
| Check | 10/23/2019 | 1011 | TRI-VALLEY PLUM | Χ | -1,543.75 | -274,751.80 |
| Check | 10/29/2019 | 1008 | NAPIERALA | Χ | -1,801.25 | -276,553.05 |
| Check | 10/29/2019 | 1009 | NAPIERALA | Χ | -1,517.80 | -278,070.85 |
| Check | 10/30/2019 | 1007 | HUEBER-BREUER | X. | -37,271.00 | -315,341.85 |
| Check | 10/30/2019 | 1015 | NATIONAL GRID | Х | -741.51 | -316,083.36 |
| Check | 10/31/2019 | | | Χ _ | -3.00 | -316,086.36 |
| Total Che | cks and Payments | | | | -316,086.36 | -316,086.36 |
| Deposits | and Credits - 2 its | ems | | | | |
| Deposit | 10/31/2019 | | | Χ | 3.00 | 3.00 |
| Deposit | 10/31/2019 | | | Χ_ | 266.76 | 269.76 |
| Total Dep | osits and Credits | | | _ | 269.76 | 269.76 |
| Total Cleared | d Transactions | | | _ | -315,816.60 | -315,816.60 |
| Cleared Balance | | | | | -315,816.60 | 3,293,117.68 |
| Register Balance a | s of 10/31/2019 | | | | -315,816.60 | 3,293,117.68 |
| Ending Balance | | | | | -315,816.60 | 3,293,117.68 |