

**Charlton Fire District Meeting Minutes**  
**August 4, 2020**

**PUBLIC MEETING:** The public meeting of the Charlton Fire District was called to order on August 4, 2020 at 7:08 p.m.

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

**ABSENT:**

**1. Approval of Agenda**

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

**2. Approval of Minutes**

Motion to approve last month's meeting minutes made by Jeff Voigt and seconded by Leland Roden. 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: \$365,707.32  
Payroll Account: \$17,317.10  
Apparatus Capital Reserve: \$157,112.83  
Equipment Capital Reserve: \$8,701.05  
Emergency Capital Reserve: \$25,093.47  
Capital Improvement Reserve: \$4,329.27  
Bond Account: 392,445.11  
**Total ending on August 1, 2020: \$970,706.15**

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

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

Motion to approve construction bills made by Jeff Voigt and seconded by Steve Eichfeld. Approved 5-0.

Motion to approve transfer of \$31,739.57 from bond account to operating account made by Jeff Voigt and seconded by Leland Roden. Approved 5-0.

## **5. Chief's Report**

- a. Dean DeCapria presented Chief's Report. 15 calls for the month:
  - 7-EMS
  - 1-CO alarm
  - 2-Fire alarm
  - 4-Motor vehicle accident
  - 1-Electrical emergency
- b. Car 18 mileage as of 8/4 is 54,450 and car 18-0 mileage as of 8/4 is 65,569.
- c. Chief requested approval to purchase CAD system upgrade for \$595.00. The program would give dispatch ability to download all call information to the system and truck based computers.
- d. All trucks are up-to-date on inspections and repairs.
- e. Freestanding firehouse sign will be returned to West Charlton FD.
- f. The silt fence and construction signs need to be removed. Bast Hatfield will be contacted to come and remove silt fence. Construction signs will be removed as well.
- g. Dean DeCapria presented purchase requests. (Motions under new business)

## **6. Committee Reports**

- a. **Facilities Management (Kevin Loukes)**  
See Unfinished Business
- b. **Apparatus and Equipment (Bob LeGere)**  
See Chief's Report
- c. **Firematic Training and Fire Prevention Committee (Jeff Voigt)**  
There is nothing to report at this time.
- d. **Radio Communication and Informational Technology Committee (Leland Roden)**  
Report under Unfinished Business.
- e. **Staff Relations/Code of Ethics Committee (Steve Eichfeld)**  
There is nothing to report at this time.

## **7. Unfinished Business**

- a. Sean Foran presented final construction bills.
- b. The board discussed punch list items. Waiting on Bast Hatfield to address punch list. Retention funds will be paid to Bast Hatfield upon completion of punch list items. Secretary will submit warranty paperwork to Hueber and Breuer.

- c. Global Communications has installed the phone system. Voicemail will be up and running soon.
- d. Fobs have been distributed to members of CFD and the BOFC. Wiring for fob in storage room will be completed Wednesday.
- e. The BOFC is working on the return of new firehouse keys from contractors. The Chief is working on the return of old firehouse keys from CFD members.
- f. Commissioner Loukes met with Scott Lansing from Lansing Engineering regarding a design for a waste water treatment system for the old firehouse. The estimated cost for designing a raised system would be \$3,100. This would include soil appraisals, design calculations, system design, system drafting and several sets of plans.
- g. The firehouse at 786 Charlton Road is now on the market. Commissioner Voigt indicated there has been some interest in the building.
- h. Due to COVID restrictions, an open house for the new firehouse will be scheduled at a later date. The website will be updated with information accordingly.
- i. The board constructed a lawn care/plowing contract for the new firehouse. A notification will be sent out. Interested parties can contact secretary for additional information.
- j. Final invoice for trailer return was agreed upon at a cost of \$600.00.

Motion to approve trailer invoice at a cost of \$600.00 made by Jeff Voigt seconded by Leland Roden.

## **8. New Business**

- a. The board discussed the need for a sediment filtration system for the new firehouse. Quotes were presented from four water treatment companies. Two plans for treatment were reviewed-a filter system and a backwashing system. Maintenance concerns for filter system were expressed. Regarding the backwash system, a question arised as to where sediment would be backwashed to.

Additional information was received clarifying sediment would be backwashed through drain pipe not septic system. Therefore, initial approval for the installation of a filter system by Tri-Valley at a cost of 2,084.00 was retracted. The board approved installing a backwashing system by H2O Solutions at a cost of \$2,264.00.\*

- b. The board discussed the need for striping in front of the bays for backing in the fire trucks. CFD is waiting to hear back from Best Paving.
- c. Budget Workshop dates were reviewed. The first workshop will be held August 25th at 7 pm. Further dates will be established if needed.
- d. Annual costs for preventative maintenance for HVAC, generator, lawn care/plowing, etc. were discussed. More information will be gathered once contract bids are received.

- e. Quotes for installing vinyl fencing were presented and reviewed. The board approved RMF to install fencing at a cost of \$1,645.00.

Motion to approve installation of sediment filtration system pending cost of filters made by Jeff Voigt seconded by Steve Eichfeld. Approved 5-0.

Motion to approve vinyl fencing install by RMF for \$1,645.00 made by Jeff Voigt and seconded by Steve Eichfeld. Approved 5-0.

Motion to approve final payment of \$13,300.23 to CKM made by Jeff Voigt seconded by Kevin Loukes. Approved 5-0.

Motion to approve final payment of \$1,395.00 to Global Communications made by Jeff Voigt seconded by Leland Roden. Approved 5-0.

\*Approval was granted virtually to install a sediment backwashing system by H2O at a cost of \$2,264.00. Approved 4-0.

#### **9. Privilege of the Floor**

#### **10. Adjournment**

Motion to adjourn made by Jeff Voigt and seconded by Steve Eichfeld. 9:38 p.m.  
Approved 5-0.

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

Cash Basis

January through July 2020

	Jan - Jul 20	Budget	\$ Over Budget	% of Budget
<b>Income</b>				
A1001 REAL PROP TXS	482,581.23			
A1001 REAL PROPERTY TAXES				
REAL PROPERTY TAXES	0.00	482,581.00		0.0%
<b>Total A1001 REAL PROPERTY TAXES</b>	<b>0.00</b>	<b>482,581.00</b>		<b>0.0%</b>
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS CHECKING	0.38			
INTEREST & EARNINGS OPERATING	15.20			
INTEREST & EARNINGS OTHER ACCTS	319.96			
A2401 INTEREST & EARNINGS - Other	0.00	500.00		0.0%
<b>Total A2401 INTEREST &amp; EARNINGS</b>	<b>335.54</b>	<b>500.00</b>		<b>67.1%</b>
A2665 SALES OF PROPERTY				
SALE OF EQUIPMENT	103.28			
<b>Total A2665 SALES OF PROPERTY</b>	<b>103.28</b>			
A2680 INSURANCE RECOVERIES				
INSURANCE RECOVERIES	4,564.39			
<b>Total A2680 INSURANCE RECOVERIES</b>	<b>4,564.39</b>			
A2690 OTHER COMPENSATION	95.00			
H2401 INTEREST & EARNINGS	152.57			
<b>Total Income</b>	<b>487,832.01</b>	<b>483,081.00</b>	<b>4,751.01</b>	<b>101.0%</b>
<b>Gross Profit</b>	<b>487,832.01</b>	<b>483,081.00</b>	<b>4,751.01</b>	<b>101.0%</b>
<b>Expense</b>				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	1,831.80			
FICA EMPLOYEE	570.40			
MEDICARE EMPLOYEE	133.40			
NYS INCOME TAX	349.20			
SECRETARY WAGES	4,120.55	8,400.00		49.1%
TREASURER WAGES	9,160.20	19,200.00		47.7%
<b>Total PERSONAL SERVICES</b>	<b>16,165.55</b>	<b>27,600.00</b>		<b>58.6%</b>
<b>Total A34101 FIRE PER SVC</b>	<b>16,165.55</b>	<b>27,600.00</b>		<b>58.6%</b>
A34102 FIRE, EQUIP & CAP OUTLAY				
BUILDING IMPROVEMENTS	26,428.00			
EQUIPMENT				
APPARATUS EQUIPMENT	0.00	1,000.00		0.0%
BUILDING EQUIPMENT	0.00	1,000.00		0.0%
EMS EQUIPMENT	0.00	1,000.00		0.0%
FIREFIGHTER EQUIPMENT	0.00	3,000.00		0.0%
HOSE REPLACEMENT	0.00	800.00		0.0%
PERSONAL PROTECTIVE EQUIP	11,801.00	6,000.00	5,801.00	196.7%
<b>Total EQUIPMENT</b>	<b>11,801.00</b>	<b>12,800.00</b>		<b>92.2%</b>
<b>Total A34102 FIRE, EQUIP &amp; CAP OUTLAY</b>	<b>38,229.00</b>	<b>12,800.00</b>	<b>25,429.00</b>	<b>298.7%</b>
A34104 FIRE PROTECTION				
ANNUAL AUDIT	3,500.00	4,000.00		87.5%
APPARATUS MAINT/REPAIR	15,203.26	15,000.00	203.26	101.4%
ASSOCIATION DUES	0.00	200.00		0.0%
BANK FEES	25.50	300.00		8.5%
BUILDING & GROUNDS MAINTENANCE	3,467.58	4,800.00		72.2%
BUILDING & GROUNDS REPAIRS	22.57	4,300.00		0.5%
COMMISSIONER TRAINING	0.00	300.00		0.0%
DATA ENTRY-INCIDENT REPORTING	0.00	2,500.00		0.0%
ELECTRIC & GAS	1,739.61	4,000.00		43.5%
EMS SUPPLIES	1,819.05	2,000.00		91.0%
EMS TRAINING	595.00	500.00	95.00	119.0%
EQUIPMENT MAINT/REPAIR	34.28	1,000.00		3.4%
FIRE PREVENTION	1,717.94	3,000.00		57.3%
FIREFIGHTER PHYSICAL EXAMS	0.00	7,000.00		0.0%
FIREFIGHTER TRAINING	614.80	1,000.00		61.5%
FIREMATIC & REHAB SUPPLIES	0.00	600.00		0.0%
FOAM	1,550.00	50.00	1,500.00	3,100.0%
FOOD REIMBURSEMENTS	85.05	300.00		28.4%
FUEL - BUILDING	2,924.04	4,000.00		73.1%
FUEL - TRUCKS	1,212.24	3,500.00		34.6%

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

Cash Basis

January through July 2020

	Jan - Jul 20	Budget	\$ Over Budget	% of Budget
HOSE/LADDER TESTING	1,085.10	1,000.00	85.10	108.5%
INSPECTION OF DEPARTMENT	7,110.38	7,000.00	110.38	101.6%
INSURANCE	22,342.85	30,000.00		74.5%
INTERIOR FIREFIGHTING FIT TRAIN	420.00	800.00		52.5%
LEGAL SERVICES	0.00	3,000.00		0.0%
MISCELLANEOUS	741.53	500.00	241.53	148.3%
PAGER REPAIR BATTERIES	0.00	1,200.00		0.0%
PHYSICAL FITNESS	125.00	800.00		15.6%
POSTAGE	55.00	400.00		13.8%
PRINTING & SUPPLIES	556.92	800.00		69.6%
PUBLIC NOTICES	228.00	200.00	28.00	114.0%
SCBA PACK TESTING	0.00	1,000.00		0.0%
TELEPHONE & CABLE	2,613.77	2,500.00	113.77	104.6%
WASTE DISPOSAL	404.00	800.00		50.5%
WATER	285.48	500.00		57.1%
WEBSITE ADMINISTRATION	140.00	200.00		70.0%
<b>Total A34104 FIRE PROTECTION</b>	<b>70,618.95</b>	<b>109,050.00</b>		<b>64.8%</b>
<b>A90308 SOCIAL SECURITY</b>				
FICA EMPLOYER	570.40	1,800.00		31.7%
MEDICARE EMPLOYER	133.40	400.00		33.4%
<b>Total A90308 SOCIAL SECURITY</b>	<b>703.80</b>	<b>2,200.00</b>		<b>32.0%</b>
<b>A90408 WORKER'S COMPENSATION</b>	<b>262.00</b>			
<b>A97106 DEBT PRINCIPAL, SERIAL B</b>				
PRINCIPAL ON BONDS	0.00	75,000.00		0.0%
<b>Total A97106 DEBT PRINCIPAL, SERIAL B</b>	<b>0.00</b>	<b>75,000.00</b>		<b>0.0%</b>
<b>A97107 DEBT INTEREST, SERIAL BO</b>				
INTEREST ON BONDS	50,211.94	101,565.00		49.4%
<b>Total A97107 DEBT INTEREST, SERIAL BO</b>	<b>50,211.94</b>	<b>101,565.00</b>		<b>49.4%</b>
<b>A99019 INTERFUND TRANSFERS</b>				
TO APPARATUS CAPITAL RESERVES	0.00	50,000.00		0.0%
TO CAPITAL IMPROVEMENT RESERVES	0.00	48,866.00		0.0%
TO EQUIPMENT CAPITAL RESERVES	0.00	56,000.00		0.0%
<b>Total A99019 INTERFUND TRANSFERS</b>	<b>0.00</b>	<b>154,866.00</b>		<b>0.0%</b>
<b>H34102 NEW FIREHOUSE</b>				
<b>200 NEW BLDG CONSTRUCTION PHASE</b>				
201.1 BAST HATFIELD	947,179.59			
204.1 HUEBERBREUER - OFF STAFF	9,475.00			
204.2 HB - FIELD STAFF EXPENSE	99,840.00			
204.3 HB OVERHEAD & PROFIT	57,474.00			
205 H2M - ARCHITECTURAL DESIGN	20,259.50			
206 NAPIERALA & ASSOCIATES	0.00			
206.1 CKM ELECTRICAL	235,795.69			
206.2 TRI-VALLEY P&L - HVAC	187,619.67			
206.3 TRI-VALLEY P&L - PLUMBING	146,033.05			
207 INCEPTIONS	4,818.70			
208 UTILITIES COST	22,660.08			
209 JOB SITE CONSUMABLES	11,326.71			
<b>Total 200 NEW BLDG CONSTRUCTION PH...</b>	<b>1,742,682.19</b>			
<b>300 OWNERS EXPENSES &amp; MISC</b>				
301 FIRE DEPT FFE ALLOWANCE	95,325.22			
<b>Total 300 OWNERS EXPENSES &amp; MISC</b>	<b>95,325.22</b>			
<b>400 PROFESSIONAL SERVICES</b>				
401 OFFICE EXPENSE/NOTICES	55.00			
403 ACCOUNTING SERVICES	0.00			
404 FINANCES & LEGAL FEES	0.00			
<b>Total 400 PROFESSIONAL SERVICES</b>	<b>55.00</b>			
<b>Total H34102 NEW FIREHOUSE</b>	<b>1,838,062.41</b>			
<b>Total Expense</b>	<b>2,014,253.65</b>	<b>483,081.00</b>	<b>1,531,172.65</b>	<b>417.0%</b>
<b>Net Income</b>		<b>0.00</b>		<b>100.0%</b>

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08/04/20

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**2310 CAPITAL IMPROVEMENTS, Period Ending 07/31/2020**

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	<u>Jul 31, 20</u>
<b>Beginning Balance</b>	4,329.23
<b>Cleared Transactions</b>	
<b>Deposits and Credits - 1 item</b>	<u>0.04</u>
<b>Total Cleared Transactions</b>	<u>0.04</u>
<b>Cleared Balance</b>	<u><u>4,329.27</u></u>
<b>Register Balance as of 07/31/2020</b>	4,329.27
<b>Ending Balance</b>	4,329.27

## CHARLTON FIRE DISTRICT #1

## Profit &amp; Loss

July 2020

	Jul 20	Jun 20	\$ Change
<b>Income</b>			
<b>A2401 INTEREST &amp; EARNINGS</b>			
INTEREST & EARNINGS OTHER ACCTS	5.26	5.92	-0.66
<b>Total A2401 INTEREST &amp; EARNINGS</b>	5.26	5.92	-0.66
<b>Total Income</b>	5.26	5.92	-0.66
<b>Gross Profit</b>	5.26	5.92	-0.66
<b>Expense</b>			
<b>A90308 SOCIAL SECURITY</b>			
MEDICARE EMPLOYER	33.35	33.35	0.00
FICA EMPLOYER	142.60	142.60	0.00
<b>Total A90308 SOCIAL SECURITY</b>	175.95	175.95	0.00
<b>A34101 FIRE PER SVC</b>			
<b>PERSONAL SERVICES</b>			
MEDICARE EMPLOYEE	33.35	33.35	0.00
FICA EMPLOYEE	142.60	142.60	0.00
NYS INCOME TAX	155.20	0.00	155.20
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
<b>Total PERSONAL SERVICES</b>	2,416.40	2,261.20	155.20
<b>Total A34101 FIRE PER SVC</b>	2,416.40	2,261.20	155.20
<b>A34102 FIRE, EQUIP &amp; CAP OUTLAY</b>			
<b>EQUIPMENT</b>			
PERSONAL PROTECTIVE EQUIP	11,770.00	0.00	11,770.00
<b>Total EQUIPMENT</b>	11,770.00	0.00	11,770.00
<b>Total A34102 FIRE, EQUIP &amp; CAP OUTLAY</b>	11,770.00	0.00	11,770.00
<b>A34104 FIRE PROTECTION</b>			
INSURANCE	0.00	-335.20	335.20
EMS TRAINING	0.00	595.00	-595.00
WEBSITE ADMINISTRATION	20.00	0.00	20.00
PUBLIC NOTICES	34.20	11.97	22.23
PRINTING & SUPPLIES	50.00	0.00	50.00
WASTE DISPOSAL	59.00	109.00	-50.00
WATER	75.00	0.00	75.00
FOOD REIMBURSEMENTS	85.05	0.00	85.05
FUEL - TRUCKS	94.97	90.04	4.93
EMS SUPPLIES	135.95	467.05	-331.10
MISCELLANEOUS	149.54	0.00	149.54
ELECTRIC & GAS	174.63	151.24	23.39
BUILDING & GROUNDS MAINTENANCE	260.00	310.00	-50.00
TELEPHONE & CABLE	482.50	430.02	52.48
HOSE/LADDER TESTING	1,085.10	0.00	1,085.10
APPARATUS MAINT/REPAIR	2,919.02	678.56	2,240.46
INSPECTION OF DEPARTMENT	7,110.38	0.00	7,110.38
<b>Total A34104 FIRE PROTECTION</b>	12,735.34	2,507.68	10,227.66
<b>H34102 NEW FIREHOUSE</b>			
<b>400 PROFESSIONAL SERVICES</b>			
401 OFFICE EXPENSE/NOTICES	0.00	55.00	-55.00
<b>Total 400 PROFESSIONAL SERVICES</b>	0.00	55.00	-55.00
<b>200 NEW BLDG CONSTRUCTION PHASE</b>			
201.1 BAST HATFIELD	0.00	30,236.00	-30,236.00
204.1 HUEBERBREUER - OFF STAFF	0.00	9,475.00	-9,475.00
204.3 HB OVERHEAD & PROFIT	0.00	2,474.00	-2,474.00
205 H2M - ARCHITECTURAL DESIGN	0.00	2,289.50	-2,289.50
206.1 CKM ELECTRICAL	0.00	8,649.04	-8,649.04
206.2 TRI-VALLEY P&L - HVAC	0.00	14,919.51	-14,919.51
206.3 TRI-VALLEY P&L - PLUMBING	0.00	22,849.88	-22,849.88
207 INSPECTIONS	0.00	500.00	-500.00
209 JOB SITE CONSUMABLES	260.71	0.00	260.71
208 UTILITIES COST	9,663.78	0.00	9,663.78
<b>Total 200 NEW BLDG CONSTRUCTION PHASE</b>	9,924.49	91,392.93	-81,468.44



2:31 PM  
08/04/20  
Cash Basis

CHARLTON FIRE DISTRICT #1  
Profit & Loss  
July 2020

	Jul 20	Jun 20	\$ Change
300 OWNERS EXPENSES & MISC			
301 FIRE DEPT FFE ALLOWANCE	50,134.77	45,190.45	4,944.32
Total 300 OWNERS EXPENSES & MISC	50,134.77	45,190.45	4,944.32
Total H34102 NEW FIREHOUSE	60,059.26	136,638.38	-76,579.12
Total Expense	87,156.95	141,583.21	-54,426.26
Net Income	-87,151.69	-141,577.29	54,425.60

<b>Keybank National Association Bank Totals Aug 02, 2020</b>			
<b>Date</b>	<b>Account Name</b>	<b>Account #</b>	<b>Closing Balance</b>
Jul 31, 2020	OPERATING ACCOUNT	0712	\$365,707.32
Jul 31, 2020	PAYROLL ACCOUNT	0720	\$17,317.10
Jul 31, 2020	CHARLTON FIRE DISTRICT #1	2528	\$392,445.11
Jul 31, 2020	APPARATUS CAPITAL RESERVE	2286	\$157,112.83
Jul 31, 2020	EQUIPMENT CAPITAL RESERVES	2294	\$8,701.05
Jul 31, 2020	EMERGENCY REPAIR RESERVES	2302	\$25,093.47
Jul 31, 2020	CAPITAL IMPROVEMENTS RESERVES	2310	\$4,329.27
<b>Total Balances:</b>			<b>\$970,706.15</b>

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

Cash Basis

	<u>Jul 20</u>	<u>Jul 19</u>
<b>A200 CASH</b>		
0712 OPERATING	365,112.32	54,234.82
0720 PAYROLL	17,317.10	21,482.24
<b>Total A200 CASH</b>	<u>382,429.42</u>	<u>75,717.06</u>
<b>A230 CASH, SPECIAL RESERVES</b>		
2286 APPARATUS	157,112.83	157,021.16
2294 EQUIPMENT	8,701.05	8,695.97
2302 EMERGENCY	25,093.47	25,078.82
2310 CAPITAL IMPROVEMENTS	4,329.27	290,592.97
2528 NEW FIREHOUSE	392,445.11	0.00
<b>Total A230 CASH, SPECIAL RESER...</b>	<u>587,681.73</u>	<u>481,388.92</u>
<b>TOTAL</b>	<u><u>970,111.15</u></u>	<u><u>557,105.98</u></u>



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

**Public Sector Statement**  
**July 31, 2020**  
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0712

30 X 81 00030 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 6-30-20	\$405,161.66
1 Addition	+60,059.26
30 Subtractions	-99,513.60
<b>Ending balance 7-31-20</b>	<b>\$365,707.32</b>

**Additions**

Transfers Date	Serial #	Source			
7-17		Trf Fr DD/	2528	3290	\$60,059.26
<b>Total additions</b>					<b>\$60,059.26</b>

**Subtractions**

*Paper Checks* \* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7993	7-2	\$1,000.00	8029	7-13	135.95	8039	7-13	751.54
*8011	7-9	11,949.00	8030	7-13	1,085.10	8040	7-13	34.20
*8021	7-17	2,000.00	8031	7-13	6,984.37	8041	7-15	264.50
8022	7-13	319.71	8032	7-15	39.37	8042	7-13	696.60
8023	7-10	51.55	8033	7-13	20,485.00	8043	7-29	7,110.38
8024	7-13	230.95	8034	7-10	6,739.79	8044	7-13	252.07
8025	7-9	185.05	8035	7-13	50.00	8045	7-14	75.00
8026	7-17	100.00	8036	7-13	2,919.02	8046	7-10	20.00
8027	7-16	2,923.99	8037	7-16	31,704.00	8047	7-17	260.00
8028	7-16	174.63	8038	7-8	876.86	8048	7-13	94.97
						<b>Paper Checks Paid</b>	<b>\$99,513.60</b>	

**Interest earned**

Number of days this statement period

31

0712 - 03290

00712

Interest  
earned  
(con't)

---

Interest paid year-to-date

\$15.20



CUSTOMER ACCOUNT DISCLOSURES

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

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

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

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

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

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

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

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

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

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

IMPORTANT LINE OF CREDIT INFORMATION

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

BALANCING YOUR ACCOUNT

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

INSTRUCTIONS

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

Enter into your check register and SUBTRACT:

- Checks or other deductions shown on our statement that you have not already entered.
The "Service charges", if any, shown on your statement.

Enter into your check register and ADD:

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

4 List from your check register any checks or other deductions that are not shown on your statement.

Table with columns: Check # or Date, Amount. Includes a TOTAL row at the bottom.

5 List any deposits from your check register that are not shown on your statement.

Table with columns: Date, Amount. Includes a TOTAL row at the bottom.

6 Enter ending balance shown on your statement.

7 Add 5 and 6 and enter total here.

8 Enter total from 4.

9 Subtract 8 from 7 and enter difference here.

This amount should agree with your check register balance.

2:11 PM

08/04/20

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**0712 OPERATING, Period Ending 07/31/2020**

---

	<u>Jul 31, 20</u>
<b>Beginning Balance</b>	405,161.66
<b>Cleared Transactions</b>	
Checks and Payments - 30 items	-99,513.60
Deposits and Credits - 1 item	60,059.26
<b>Total Cleared Transactions</b>	<u>-39,454.34</u>
<b>Cleared Balance</b>	<u>365,707.32</u>
<b>Uncleared Transactions</b>	
Checks and Payments - 1 item	-595.00
<b>Total Uncleared Transactions</b>	<u>-595.00</u>
<b>Register Balance as of 07/31/2020</b>	<u>365,112.32</u>
<b>Ending Balance</b>	<u>365,112.32</u>

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
**0712 OPERATING, Period Ending 07/31/2020**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						405,161.66
<b>Cleared Transactions</b>						
<b>Checks and Payments - 30 items</b>						
Check	05/21/2020	7993	D E FLYNN EXCAV...	X	-1,000.00	-1,000.00
Check	06/02/2020	8011	HUEBER-BREUER ...	X	-11,949.00	-12,949.00
Check	06/15/2020	8021	PLANT A TREE, LLC	X	-2,000.00	-14,949.00
Check	07/07/2020	8037	MES	X	-31,704.00	-46,653.00
Check	07/07/2020	8033	PRO-CUT LANDSC...	X	-20,485.00	-67,138.00
Check	07/07/2020	8043	CHARLTON VOL FL...	X	-7,110.38	-74,248.38
Check	07/07/2020	8031	FASNY FCU CARD...	X	-6,984.37	-81,232.75
Check	07/07/2020	8034	G.A. BOVE FUELS	X	-6,739.79	-87,972.54
Check	07/07/2020	8027	NATIONAL GRID	X	-2,923.99	-90,896.53
Check	07/07/2020	8036	VANDER MOLEN FL...	X	-2,919.02	-93,815.55
Check	07/07/2020	8030	SAFETY FIRST FIR...	X	-1,085.10	-94,900.65
Check	07/07/2020	8038	JANETTE REVILLE	X	-876.86	-95,777.51
Check	07/07/2020	8039	STAPLES	X	-751.54	-96,529.05
Check	07/07/2020	8042	GRAINGER	X	-696.60	-97,225.65
Check	07/07/2020	8022	COUNTY WASTE	X	-319.71	-97,545.36
Check	07/07/2020	8041	PITTSFIELD COMM...	X	-264.50	-97,809.86
Check	07/07/2020	8047	TRI CITY JANITORI...	X	-260.00	-98,069.86
Check	07/07/2020	8044	LOWE'S	X	-252.07	-98,321.93
Check	07/07/2020	8024	SPECTRUM	X	-230.95	-98,552.88
Check	07/07/2020	8025	DEAN DECAPRIA	X	-185.05	-98,737.93
Check	07/07/2020	8028	NATIONAL GRID	X	-174.63	-98,912.56
Check	07/07/2020	8029	MCKESSON MEDIC...	X	-135.95	-99,048.51
Check	07/07/2020	8026	KEVIN RIEHL	X	-100.00	-99,148.51
Check	07/07/2020	8048	TOWN OF CHARLT...	X	-94.97	-99,243.48
Check	07/07/2020	8045	TOWN OF CHARLT...	X	-75.00	-99,318.48
Check	07/07/2020	8023	VERIZON	X	-51.55	-99,370.03
Check	07/07/2020	8035	MAIL 'N' MORE	X	-50.00	-99,420.03
Check	07/07/2020	8032	BURNT HILLS HAR...	X	-39.37	-99,459.40
Check	07/07/2020	8040	THE DAILY GAZET...	X	-34.20	-99,493.60
Check	07/07/2020	8046	Atypica Inc.	X	-20.00	-99,513.60
<b>Total Checks and Payments</b>					<b>-99,513.60</b>	<b>-99,513.60</b>
<b>Deposits and Credits - 1 item</b>						
Transfer	07/17/2020		TRANSFER TO OP...	X	60,059.26	60,059.26
<b>Total Deposits and Credits</b>					<b>60,059.26</b>	<b>60,059.26</b>
<b>Total Cleared Transactions</b>					<b>-39,454.34</b>	<b>-39,454.34</b>
<b>Cleared Balance</b>					<b>-39,454.34</b>	<b>365,707.32</b>
<b>Uncleared Transactions</b>						
<b>Checks and Payments - 1 item</b>						
Check	06/02/2020	8006	MIKE EVANS		-595.00	-595.00
<b>Total Checks and Payments</b>					<b>-595.00</b>	<b>-595.00</b>
<b>Total Uncleared Transactions</b>					<b>-595.00</b>	<b>-595.00</b>
<b>Register Balance as of 07/31/2020</b>					<b>-40,049.34</b>	<b>365,112.32</b>
<b>Ending Balance</b>					<b>-40,049.34</b>	<b>365,112.32</b>





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

**Public Sector Statement**  
**July 31, 2020**  
 page 1 of 2

0720

2 X 81 00002 R EM TL  
 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 6-30-20	\$19,909.45
4 Subtractions	-2,592.35
<b>Ending balance 7-31-20</b>	<b>\$17,317.10</b>

**Subtractions**

*Paper Checks* \* check missing from sequence

Check	Date	Amount	Check	Date	Amount
1008	7-9	\$588.65	1009	7-10	1,308.60

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

Withdrawals Date	Serial #	Location	Amount
7-30		Direct Withdrawal, Irs Usatapyt	\$539.90
7-31		Direct Withdrawal, Nys Dtf Wt Tax Paymnt	155.20
<b>Total subtractions</b>			<b>\$2,592.35</b>

**Interest earned**

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

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

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- ADV CR CARD - Advance from Credit Card

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Cleveland, Ohio 44101-4518

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<p><b>4</b> List from your check register any checks or other deductions that are <i>not</i> shown on your statement.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Check # or Date</th> <th style="width: 70%;">Amount</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr> <td><b>TOTAL</b> →</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>	Check # or Date	Amount																													<b>TOTAL</b> →	\$	<p><b>5</b> List any deposits from your check register that are <i>not</i> shown on your statement.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Date</th> <th style="width: 70%;">Amount</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr> <td><b>TOTAL</b> →</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>	Date	Amount											<b>TOTAL</b> →	\$
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<p><b>6</b> Enter ending balance shown on your statement.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">\$</td> <td style="width: 70%;"></td> </tr> </table>		\$																																													
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<p><b>8</b> Enter total from 4.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">\$</td> <td style="width: 70%;"></td> </tr> </table>		\$																																													
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<p><b>TOTAL</b> → \$ This amount should agree with your check register balance.</p>																																															

2:23 PM

08/04/20

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**0720 PAYROLL, Period Ending 07/31/2020**

---

	<u>Jul 31, 20</u>
Beginning Balance	19,909.45
Cleared Transactions	
Checks and Payments - 4 items	<u>-2,592.35</u>
Total Cleared Transactions	<u>-2,592.35</u>
Cleared Balance	<u><u>17,317.10</u></u>
Register Balance as of 07/31/2020	17,317.10
Ending Balance	17,317.10

2:23 PM

08/04/20

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
**0720 PAYROLL, Period Ending 07/31/2020**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						19,909.45
<b>Cleared Transactions</b>						
<b>Checks and Payments - 4 items</b>						
Check	07/07/2020	1009	ANDREW G. LA PA...	X	-1,308.60	-1,308.60
Check	07/07/2020	1008	Sharon B Cronin	X	-588.65	-1,897.25
Check	07/30/2020		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	07/31/2020		NYS EMPLOYMEN...	X	-155.20	-2,592.35
<b>Total Checks and Payments</b>					<b>-2,592.35</b>	<b>-2,592.35</b>
<b>Total Cleared Transactions</b>					<b>-2,592.35</b>	<b>-2,592.35</b>
<b>Cleared Balance</b>					<b>-2,592.35</b>	<b>17,317.10</b>
<b>Register Balance as of 07/31/2020</b>					<b>-2,592.35</b>	<b>17,317.10</b>
<b>Ending Balance</b>					<b>-2,592.35</b>	<b>17,317.10</b>



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

Public Sector Statement  
 July 31, 2020  
 page 1 of 2

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**  
 CHARLTON FIRE DISTRICT #1

Beginning balance 6-30-20	\$452,500.77
1 Subtraction	-60,059.26
Interest paid	+3.60
<b>Ending balance 7-31-20</b>	<b>\$392,445.11</b>

**Subtractions**

Transfers	Date	Serial #	Destination	
	7-17		Trf To DDA	0712 3290 \$60,059.26
<b>Total subtractions</b>				<b>\$60,059.26</b>

**Interest earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	31
Interest paid 7-31-20	\$3.60
Interest earned this statement period	\$3.59
Interest paid year-to-date	\$418.75



2:24 PM  
08/04/20

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
2528 NEW FIREHOUSE, Period Ending 07/31/2020

---

	<u>Jul 31, 20</u>
Beginning Balance	452,500.77
Cleared Transactions	
Checks and Payments - 1 item	-60,059.26
Deposits and Credits - 1 item	3.60
Total Cleared Transactions	<u>-60,055.66</u>
Cleared Balance	<u>392,445.11</u>
Register Balance as of 07/31/2020	392,445.11
Ending Balance	392,445.11

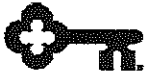
2:24 PM

08/04/20

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
**2528 NEW FIREHOUSE, Period Ending 07/31/2020**

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						452,500.77
<b>Cleared Transactions</b>						
<b>Checks and Payments - 1 item</b>						
Transfer	07/17/2020		TRANSFER TO OP...	X	-60,059.26	-60,059.26
Total Checks and Payments					-60,059.26	-60,059.26
<b>Deposits and Credits - 1 item</b>						
Deposit	07/31/2020		INTEREST PAID	X	3.60	3.60
Total Deposits and Credits					3.60	3.60
Total Cleared Transactions					-60,055.66	-60,055.66
Cleared Balance					-60,055.66	392,445.11
Register Balance as of 07/31/2020					-60,055.66	392,445.11
Ending Balance					-60,055.66	392,445.11





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

**Public Sector Statement**  
**July 31, 2020**  
 page 1 of 2

2286

T 81 0000 R EM T1

CHARLTON FIRE DISTRICT #1  
 APPARATUS CAPITAL RESERVE  
 PO BOX 1369  
 BALLSTON LAKE NY 12019-0369

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

Public Savings 12286  
 CHARLTON FIRE DISTRICT #1  
 APPARATUS CAPITAL RESERVE

Beginning balance 6-30-20	\$157,111.50
Interest paid	+1.33
<b>Ending balance 7-31-20</b>	<b>\$157,112.83</b>

**Interest earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	31
Interest paid 7-31-20	\$1.33
Interest earned this statement period	\$1.33
Interest paid year-to-date	\$43.27

**CUSTOMER ACCOUNT DISCLOSURES**

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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;
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 P.O. Box 94518  
 Cleveland, Ohio 44101-4518

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2:25 PM

08/04/20

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**2286 APPARATUS, Period Ending 06/30/2020**

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	<u>Jun 30, 20</u>
Beginning Balance	157,111.50
Cleared Transactions	
Deposits and Credits - 1 item	<u>1.33</u>
Total Cleared Transactions	<u>1.33</u>
Cleared Balance	<u>157,112.83</u>
Register Balance as of 06/30/2020	157,112.83
Ending Balance	157,112.83



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

**Public Sector Statement**  
**July 31, 2020**  
 page 1 of 2

2294

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 Savinr '2294  
 CHARLTON FIRE DISTRICT #1  
 EQUIPMENT CAPITAL RESERVES

Beginning balance 6-30-20	\$8,700.98
Interest paid	+0.07
<b>Ending balance 7-31-20</b>	<b>\$8,701.05</b>

**Interest earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	31
Interest paid 7-31-20	\$0.07
Interest earned this statement period	\$0.07
Interest paid year-to-date	\$2.40

**CUSTOMER ACCOUNT DISCLOSURES**

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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;
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 P.O. Box 94518  
 Cleveland, Ohio 44101-4518

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Check # or Date	Amount	Date	Amount
TOTAL →	\$	TOTAL →	\$

❹ Enter ending balance shown on your statement.	
\$	

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

❻ Enter total from 4.	
\$	

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

This amount should agree with your check register balance.	
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2:26 PM

08/04/20

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**2294 EQUIPMENT, Period Ending 08/01/2020**

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	<u>Aug 1, 20</u>
Beginning Balance	8,700.98
Cleared Transactions	
Deposits and Credits - 1 item	<u>0.07</u>
Total Cleared Transactions	<u>0.07</u>
Cleared Balance	<u>8,701.05</u>
Register Balance as of 08/01/2020	8,701.05
Ending Balance	8,701.05



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

**Public Sector Statement**  
**July 31, 2020**  
 page 1 of 2

2302

T 81 00000 R EM TL

CHARLTON FIRE DISTRICT #1  
 EMERGENCY REPAIR RESERVES  
 PO BOX 1369  
 BALLSTON LAKE NY 12019-0369

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

Public Savings 2302  
 CHARLTON FIRE DISTRICT #1  
 EMERGENCY REPAIR RESERVES

Beginning balance 6-30-20	\$25,093.25
Interest paid	+0.22
<b>Ending balance 7-31-20</b>	<b>\$25,093.47</b>

**Interest earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	31
Interest paid 7-31-20	\$0.22
Interest earned this statement period	\$0.21
Interest paid year-to-date	\$6.91

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Albany, NY 12211

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Check # or Date	Amount
<b>TOTAL →</b>	<b>\$</b>

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Date	Amount
<b>TOTAL →</b>	<b>\$</b>

**6** Enter ending balance shown on your statement.

\$	
----	--

**7** Add 5 and 6 and enter total here.

\$	
----	--

**8** Enter total from 4.

\$	
----	--

**9** Subtract 8 from 7 and enter difference here.

\$	
----	--

This amount should agree with your check register balance.



2:27 PM  
08/04/20

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
2302 EMERGENCY, Period Ending 07/31/2020

---

	<u>Jul 31, 20</u>
<b>Beginning Balance</b>	25,093.25
<b>Cleared Transactions</b>	
Deposits and Credits - 1 item	<u>0.22</u>
<b>Total Cleared Transactions</b>	<u>0.22</u>
<b>Cleared Balance</b>	<u>25,093.47</u>
<b>Register Balance as of 07/31/2020</b>	25,093.47
<b>Ending Balance</b>	25,093.47



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

**Public Sector Statement**  
**July 31, 2020**  
 page 1 of 2

2310

T 81 00000 R EM T1

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

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

Public Savings 2310  
 CHARLTON FIRE DISTRICT #1  
 CAPITAL IMPROVEMENTS RESERVES

Beginning balance 6-30-20	\$4,329.23
Interest paid	+0.04
<b>Ending balance 7-31-20</b>	<b>\$4,329.27</b>

**Interest earned**

Annual percentage yield (APY) earned	0.01%
Number of days this statement period	31
Interest paid 7-31-20	\$0.04
Interest earned this statement period	\$0.03
Interest paid year-to-date	\$1.20

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

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- |                |                                  |
|----------------|----------------------------------|
| 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         |
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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.

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:

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

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

**BALANCING YOUR ACCOUNT**

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

**INSTRUCTIONS**

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

Enter into your check register and SUBTRACT:

- Checks or other deductions shown on our statement that you have *not* already entered.
- The "Service charges", if any, shown on your statement.

Enter into your check register and ADD:

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

4 List from your check register any checks or other deductions that are *not* shown on your statement.

Check # or Date	Amount
<b>TOTAL →</b>	\$

5 List any deposits from your check register that are *not* shown on your statement.

Date	Amount
<b>TOTAL →</b>	\$

6 Enter ending balance shown on your statement.

\$	
----	--

7 Add 5 and 6 and enter total here.

\$	
----	--

8 Enter total from 4.

\$	
----	--

9 Subtract 8 from 7 and enter difference here.

\$	
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This amount should agree with your check register balance.