

 Agenda for Town of Watertown Board of Fire Commissioners Meeting
August 13, 2025

Open Monthly Meeting;

- Pledge of Allegiance to the Flag
- Open floor for public comment
- Close floor for comment

Communications – Letter of Retirement from Chief Johnston

Minutes - Approve last month's minutes.

Secretary/Treasurer's report and bills

- Motion to approve and pay bills. *\$212,585.33*
- Approve the Bank Account Reconciliations and Bank Statements (one Board member only)
- All board members sign abstract of bills and vouchers.
- Actual Expenses vs. Budget Review
- *Reminder: 2026 Budget **Proposal** must be adopted NLT Sep 17, 2025 in order to meet all requirements for publishing, notifying, etc. before Oct 7, 2025 Budget Hearing.*
- 2026 Budget proposal updated to reflect latest trends.
- Reminder: Annual elections is December 9th. Art Cooley's position is up for election this year and notices of intent to be on the ballot are due by November 19th.

*4 Sep
Budget
meeting*

Chief's Report – Report given to Commissioners for meeting.

District Manager Report – Report given to Commissioners for meeting.

Committee Reports

Old Business

New Business

- Letter of Retirement from Chief Johnston –Need Resolution to accept. ✓
- Newzjunky banner for public notices: dates of budget and Annual elections \$250.00 for 7 days. Resolution to approve banner. ✓
- B.Hulbert Mileage to be discussed. (officer 1)

Executive Session on personnel matters

Adjourn

Town of Watertown Fire District
Meeting Minutes
July 9, 2025

The July Monthly Meeting was called to order by Art Cooley at 6:00 pm.

The Pledge of Allegiance to the Flag of the United States of America was recited by all.

Attendance:

Commissioners: Art Cooley, Warren Day and Mike Hanley

Absent: Tammy Guenet and Rolly Churchill

Clerk/Treasurer: Jessica Alvarado

Deputy Clerk/Treasurer: William Bamann

Chief: Chief David Johnston, 2nd Assistant Chief John Smith

District Manager: Fred Sourwine

Also Present:

Brandon Hulbert

Opened public comment: no attendance.

Minutes: The minutes of the June meeting were provided for review/approval.

Upon a motion made by Mike Hanley, seconded by Warren Day, and after a discussion held, the following resolution was approved:

Be it resolved that the aforementioned minutes from the June meeting is approved.

Commissioner	Yes	No	Abstain	Absent	Recuse
Arthur Cooley	X				
Michael Hanley	X				
Tammy Guenet				X	
Warren Day	X				
Rolly Churchill				X	

The Motion carried.

Bills and Treasurer's Report: Deputy Clerk-Treasurer Bamann presented the bills (see attached Abstract of Bills, financial reports, and Bank Statements). The Commissioners were reminded to review and approve/sign the Abstract of Bills and the Vouchers for payment. One Commissioner also needs to review and sign/initial the account reconciliations and Bank Statements.

Upon a motion made by Warren Day, seconded by Mike Hanley and after a discussion held, the following resolution was approved:

Be it resolved the Board of Fire Commissioners approved bills totaling \$105,588.59 presented on the attached abstract of bills be paid.

Town of Watertown Fire District
Meeting Minutes
July 9, 2025

Commissioner	Yes	No	Abstain	Absent	Recuse
Arthur Cooley	X				
Michael Hanley	X				
Tammy Guenet				X	
Warren Day	X				
Rolly Churchill				X	

The Motion carried.

Chief Report: Discussed a stipend for volunteers to sign-up for shifts. More discussion is needed before a decision is made.

Information only: July 15th – Final Inspection on the ladder truck. 5-6 people are going. White metal shed outside of Station 1 will be painted to match the rest of the sheds.

Skid Pump sale: Upon a motion made by Art Cooley, seconded by Mike Hanley, and after a discussion held, the following resolution was approved.

Be it resolved the Board of Fire Commissioners approved selling the Skid Pump to the Town of Watertown Highway Dept for the price of \$750.00 dollars.

Commissioner	Yes	No	Abstain	Absent	Recuse
Arthur Cooley	X				
Michael Hanley	X				
Tammy Guenet				X	
Warren Day	X				
Rolly Churchill				X	

The Motion carried.

Grant writer: Upon a motion made by Warren Day, seconded by Mike Hanley, and after a discussion held, the following resolution was approved.

Be it resolved the Board of Fire Commissioners approved paying for grant writing services: The grant writer spent 24 hours collecting and submitting data for the Safer Grant. The payment for the grant services will be \$2400.00 dollars.

Commissioner	Yes	No	Abstain	Absent	Recuse
Arthur Cooley	X				
Michael Hanley	X				
Tammy Guenet				X	
Warren Day	X				
Rolly Churchill				X	

The Motion carried.

District Manager: See attached report

Chief Authority: Upon a motion made by Warren Day, seconded by Mike Hanley, and after a discussion held, the following resolution was approved.

Be it resolved the Board of Fire Commissioners approved Chief Johnston to make the decision to give overtime if needed to employees after 53 hours worked per week.

Commissioner	Yes	No	Abstain	Absent	Recuse
Arthur Cooley	X				
Michael Hanley	X				
Tammy Guenet				X	

Town of Watertown Fire District

Meeting Minutes

July 9, 2025

Warren Day	X				
Rolly Churchill				X	

The Motion carried.

384-d Retirement plan: of the Retirement and Social Security Law allows fire fighters and/or police officers to retire after rendering at least 20 years of creditable service, regardless of age. The benefit will equal 50% of the members' final average earnings (FAE). This plan requires the members to be separated from service on the last day of the month following the month in which they turn 65.

Be it resolved the Board of Fire Commissioners approved to adopt Section 384-d Retirement plan.

Commissioner	Yes	No	Abstain	Absent	Recuse
Arthur Cooley	X				
Michael Hanley	X				
Tammy Guenet				X	
Warren Day	X				
Rolly Churchill				X	

The Motion carried.

Upon a motion made by Art Cooley, seconded by Mike Hanley, to adjourn the meeting.

Be resolved that the Board of Fire Commissioners adjourned the meeting at 7:45pm

Commissioner	Yes	No	Abstain	Absent	Recuse
Arthur Cooley	X				
Michael Hanley	X				
Tammy Guenet				X	
Warren Day	X				
Rolly Churchill				X	

The Motion carried.

Respectfully submitted,

Jessy Alvarado
Clerk-Treasurer

TOWN OF WATERTOWN FIRE DISTRICT

ABSTRACT OF AUDITED VOUCHERS

GENERAL FUND/Checking

Town of Watertown, Jefferson County

Date of Audit: 13 AUGUST 2025

Claimant	Check Number	Check Amount
ADVANTAGE WATERTOWN	5544	\$11.99
AT&T MOBILITY	ACH	\$382.30
BLACK RIVER ELECTRIC	5545	\$165.00
CHARTER COMMUNICATIONS	5546	\$118.16
DANIEL GAUMONT	5543	\$2,400.00
DOYLE SECURITY SYSTEMS	5547	\$39.52
EXCELLUS	5548	\$2,751.34
FDRHPO	5549	\$325.00
FIRST NATIONAL BANK OF OMAHA -7811	ACH	\$5,834.75
FIRST NATIONAL BANK OF OMAHA - 5404	ACH	\$1,951.16
GREENE COUNTY COMMERCIAL BANK	5550	\$117,847.50
HAYLOR, FREYER & COON	5551	\$1,151.20
HR ONE	ACH	\$22,458.89
HR ONE	ACH	\$21,668.13
HR ONE	ACH	\$21,413.95
JENNIFER LACLAIR, FNP	5552	\$150.00
NATIONAL GRID	ACH	\$1,926.85
NYS DEFERRED COMP	5553	\$972.72
NYSIF (WORKER'S COMPENSATION)	ACH	\$1,563.57
NYSLRS	ACH	\$770.76
RBC WEALTH MGT	5554	\$309.87
SHERMAN AIR SERVICES	5555	\$300.00
STANDARD AUTO	5556	\$73.89
THOMAS TRASH	5557	\$201.76
TOWN OF WATERTOWN	5559	\$267.00
TRACEY ROAD EQPT	5560	\$4,632.01
UNITED UNIFORM	5561	\$260.00
WESTELCOM NETWORK, INC (July)	ACH	\$449.96
WESTELCOM NETWORK, INC (August)	ACH	\$449.85
WEX BANK	5562	\$1,738.20
TOTAL		\$212,585.33

The Commissioners, as evidenced by their signature below, certify that the above were audited on the above date and allowed in the amounts shown. The Commissioners certify that there are adequate funds in the appropriate line item, and that the purchasing policy was complied with for these purchases. The Commissioners certify that no reserve funds are utilized to pay the above claims, except as specifically permitted by separate resolution of the district. The Treasurer is hereby authorized and directed to pay each of the claimants the amount opposite his name, except as paid in advance of audit, and as to such, the payment of such is ratified as proper.

Arthur Cooley: _____

Michael Hanley: Michael Hanley

Tammy Guenet: _____

Warren Day: Warren Day

Roland Churchill: Roland Churchill

**Town of Watertown Fire District
Balance Sheet
As of July 31, 2025**

Bank Accounts	Amount
050 Community Bank, N. A. Checking	\$4,168.04
100 Truck Reserve, Community Bank MM Public Fund	\$1,332,461.17
101 Bldg Reserve, Community Bank MM Public Fund	\$263,947.03
105 General Fund, Community Bank MM Public Fund	\$58,693.68
Aerial Bond Fund, Community Bank Checking	\$79.22
A230.1 SCBA Reserve Fund, NYCLASS	\$24,069.99
A230.2 Radio Reserve Fund, NYCLASS	\$13,532.78
Aerial Bond Account, NYCLASS	\$369,078.96
General Fund, NYCLASSSS	\$1,342,984.43
Employee Retirement Contributions, NYCLASS	\$6,679.62
Total Bank Accounts Cash Assets	\$ 3,415,694.92

Wednesday, August 6, 2025 1:51:17 PM GMT-7 - Cash Basis

Town of Watertown Fire District
Budget vs. Actuals: Budget_FY25 P&L - FY25 P&L
AS OF 13 AUGUST 2025

	Total			
	Actual	Budget	over Budget	% of Budget
Income				
600 Insurance Claims Received	6,495.54	0.00	6,495.54	
601 Interest on Deposits	52,489.34	55,000.00	-2,510.66	95.44%
Interest, Special Reserves	31,858.49	75,000.00	-43,141.51	42.48%
Total 601 Interest on Deposits	\$ 84,347.83	\$ 130,000.00	-\$ 45,652.17	64.88%
603 Town Tax Revenue	2,302,290.00	2,122,290.00	180,000.00	108.48%
Billable Expense Income	0.00	0.00	0.00	
FOIL Request	124.25	0.00	124.25	
Total Billable Expense Income	\$ 124.25	\$ 0.00	\$ 124.25	
Reimbursements	5,239.17	0.00	5,239.17	
Sale of Equipment	5,571.00	25,000.00	-19,429.00	22.28%
Total Income	\$ 2,404,067.79	\$ 2,277,290.00	\$ 126,777.79	105.57%
Expenses				
A-100 Personal Services	0.00	0.00	0.00	
A3410.11 Employee Wages	319,953.45	668,396.00	-348,442.55	47.87%
Employee Stipend for EMT Cert	0.00	0.00	0.00	
Total A-100 Personal Services	\$ 319,953.45	\$ 668,396.00	-\$ 348,442.55	47.87%
A-200 Equipment & Capital Exp.	0.00	0.00	0.00	
804 Chief's Budget Equipment	67,180.02	98,308.00	-31,127.98	68.34%
828 Medical Supplies	2,077.14	5,000.00	-2,922.86	41.54%
833 Budget Expense	5,947.90	29,425.00	-23,477.10	20.21%
Total A-200 Equipment & Capital Exp.	\$ 75,205.06	\$ 132,733.00	-\$ 57,527.94	56.66%
A-400 Contractural & Other	0.00	0.00	0.00	
800 Audit Fees	22,360.00	25,000.00	-2,640.00	89.44%
802 Officers Mileage	0.00	0.00	0.00	
805 Office Supplies	1,815.43	3,500.00	-1,684.57	51.87%
806 Postage	270.18	750.00	-479.82	36.02%
807 Conventions	0.00	0.00	0.00	
808 Fire Training	878.74	25,000.00	-24,121.26	3.51%
809 Dues & Subscriptions	2,206.02	5,000.00	-2,793.98	44.12%
810 Uniforms	6,680.44	25,000.00	-18,319.56	26.72%
811A Consulting/Grant Fees	2,426.39	10,000.00	-7,573.61	24.26%
812 Elections	0.00	250.00	-250.00	0.00%
813 Notices	208.11	500.00	-291.89	41.62%
814 Utility	21,007.36	35,000.00	-13,992.64	60.02%
815 Building Repair	17,675.18	20,000.00	-2,324.82	88.38%
815A Bldg Maintenance, Testing, Inspections, etc.	11,530.77	10,000.00	1,530.77	115.31%
Total 815 Building Repair	\$ 29,205.95	\$ 30,000.00	-\$ 794.05	97.35%
816 Telephone	8,092.62	11,000.00	-2,907.38	73.57%
817 Maintenance Supplies	6,820.12	10,000.00	-3,179.88	68.20%
818 Apparatus & Equipment Repairs	39,476.60	75,000.00	-35,523.40	52.64%
818A Annual PM, Tests, Inspections	40,797.58	45,000.00	-4,202.42	90.66%
819 Gasoline & Oil	15,149.13	25,000.00	-9,850.87	60.60%
820 Fire Alarm System	335.25	1,000.00	-664.75	33.53%
821 Physicals	1,850.00	15,000.00	-13,150.00	12.33%
822 Insurance, Liab.	48,953.83	45,000.00	3,953.83	108.79%
Cancer Insurance	6,031.15	5,000.00	1,031.15	120.62%
Total 822 Insurance, Liab.	\$ 54,984.98	\$ 50,000.00	\$ 4,984.98	109.97%
824 Legal Fees	2,700.00	10,000.00	-7,300.00	27.00%
825 Contingency Fund	0.00	25,000.00	-25,000.00	0.00%
827 Communication Repairs	0.00	2,500.00	-2,500.00	0.00%
829 Waste Removal	1,614.08	3,500.00	-1,885.92	46.12%
832 Miscellaneous Expenses	3,797.29	5,000.00	-1,202.71	75.95%
837 IT Expenses	17,391.57	26,100.00	-8,708.43	66.63%
Membership Fees	0.00	0.00	0.00	
Total A-400 Contractural & Other	\$ 280,067.84	\$ 464,100.00	-\$ 184,032.16	60.35%
A-800 Employee Benefits	0.00	0.00	0.00	
791 Payroll Expenses	0.00	0.00	0.00	
9055.8 Disability Insurance for Employees	2,793.52	0.00	2,793.52	
A9010.8 ERS State Retirement System	19,414.11	20,000.00	-585.89	97.07%
A9015.8 PFRS State Retirement	7,999.61	100,000.00	-92,000.39	8.00%
A9030.8 OASDI (Federal tax, Social Security, etc.)	46,239.37	46,788.00	-548.63	98.83%
A9031.8 Medicare	10,814.03	0.00	10,814.03	
A9040.8 Workers Compensation	16,488.76	30,000.00	-13,511.24	54.96%
A9050.8 NYS Unemployment Insurance	13,376.33	15,173.00	-1,796.67	88.16%
A9051.8 Federal Unemployment Insurance	1,476.06	0.00	1,476.06	
A9060.8 Employee Health Care	15,766.11	60,000.00	-44,233.89	26.28%
A9070.8 Payroll Expenses (Payroll Service Fee)	2,284.43	8,000.00	-5,715.57	28.56%
A9087.8 State Income Tax	16,696.92	0.00	16,696.92	
A9088.8 Federal Income tax	24,106.66	0.00	24,106.66	
A9089.8 NYS Deferred Compensation	3,978.52	0.00	3,978.52	
Total A-800 Employee Benefits	\$ 181,434.43	\$ 279,961.00	-\$ 98,526.57	64.81%
A9710.6 Bond Principal	110,000.00	384,000.00	-274,000.00	28.65%
A9710.7 Interest payment Bonds	15,695.00	29,101.00	-13,406.00	53.93%
A9901.9 Transfer to other funds	199,000.00	199,000.00	0.00	100.00%
Total Expenses	\$ 1,181,355.78	\$ 2,157,291.00	-\$ 975,935.22	54.76%

Town of Watertown Fire District
2026 Preliminary Draft Budget w/ Options

As of: 08/08/2025

	Approved 2023 Budget	Approved 2024 Budget	Approved 2025 Budget	2026 Budget Estimate w/ 4 FFs (2 per station), 12 hr rotating shifts	2026 Budget Estimate w/ 3 FFs on duty 24 hrs/day, 12 hr shifts, w/ pay raise
Income					
601 Interest on Deposits	\$0		\$55,000	\$40,000	\$40,000
Interest, Special Reserves	\$0	\$0	\$75,000	\$50,000	\$50,000
Total 601 Interest on Deposits	\$0	\$60,000	\$130,000	\$90,000	\$90,000
603 Town Tax Revenue	\$1,177,689	\$1,327,339	\$2,023,290	\$2,436,753	\$2,231,567
Sale of Equipment	\$0	\$10,000	\$25,000	\$0	\$0
Services					
Total Income	\$1,177,689	\$1,397,339	\$2,178,290	\$2,526,753	\$2,321,567
Expenses					
A-100 Personal Services					
A3410.11 Employee Wages (Cleaners)	\$90,900	\$78,624	\$12,480	\$61,888	\$61,888
A3410.12 Secretary	\$18,000	\$40,000	\$48,880	\$49,920	\$49,920
A3410.13 Treasurer		\$0	\$0	\$0	\$0
A3410.14 Fire Chief		\$120,000	\$34,999	\$34,999	\$34,999
A3410.15 Fire District Manager	\$52,500	\$56,595	\$65,925	\$62,353	\$62,353
A3410.16 Full-time Firefighter		\$0	\$101,760	\$52,992	\$59,904
A3410.17 Part-time Firefighter		\$156,000	\$404,352	\$679,680	\$539,136
Employee Overtime/contingencies (2.5%)			\$0	\$23,546	\$20,205
Employee Stipend for EMTs	\$3,600	\$3,600	\$0	\$0	\$0
Total A-100 Personal Services	\$165,000	\$454,819	\$668,396	\$965,378	\$828,405
A-200 Equipment & Capital Exp.	\$175,000	\$205,000	\$125,000	\$307,797	\$307,797
804 Chief's Budget Equipment	\$110,000	\$71,437	\$98,308	\$97,573	\$97,573
833 Budget Expense	\$15,000	\$9,000	\$29,425	\$3,000	\$3,000
Total A-200 Equipment & Capital Exp.	\$125,000	\$285,437	\$252,733	\$408,370	\$408,370
A-400 Contractural & Other					
800 Audit Fees	\$17,500	\$17,000	\$25,000	\$27,000	\$27,000
802 Officers Mileage	\$2,000	\$2,000	\$0	\$0	\$0
805 Office Supplies	\$2,500	\$2,500	\$3,500	\$3,500	\$3,500
806 Postage	\$500	\$500	\$750	\$1,000	\$1,000
807 Conventions	\$2,000	\$2,000	\$0	\$0	\$0
808 Fire Training	\$0	\$15,000	\$25,000	\$25,000	\$25,000
809 Dues, Subscriptions, & Publications	\$1,000	\$1,000	\$5,000	\$3,500	\$3,500
810 Uniforms	\$3,500	\$7,500	\$25,000	\$20,000	\$15,000
811A Consulting/Grant Writing Fees	\$2,500	\$12,000	\$10,000	\$10,000	\$10,000
812 Elections	\$250	\$250	\$250	\$500	\$500
813 Notices	\$500	\$500	\$500	\$1,000	\$1,000
814 Utility	\$32,000	\$30,000	\$35,000	\$40,000	\$37,500
815 Building Repair			\$20,000	\$30,000	\$25,000
815A Bldg Maint, Testing, Insps, etc.			\$10,000	\$15,000	\$15,000
Total 815 Building Repair	\$25,000	\$25,000	\$30,000	\$45,000	\$40,000
816 Telephone, TV & Internet Services	\$12,500	\$12,500	\$11,000	\$12,000	\$12,000
817 Maintenance Supplies	\$10,000	\$12,000	\$10,000	\$12,000	\$12,000
818 Apparatus & Equipment Repairs	\$40,000	\$50,000	\$75,000	\$75,000	\$75,000
818A Annual PM, Tests, Inspections	\$35,000	\$45,000	\$45,000	\$55,000	\$55,000
819 Gasoline & Oil	\$20,000	\$25,000	\$25,000	\$30,000	\$30,000
820 Fire Alarm System	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
821 Physicals	\$2,500	\$15,000	\$15,000	\$10,000	\$10,000
822 Insurance, Liab.			\$45,000	\$60,000	\$60,000
Cancer Insurance			\$5,000	\$7,500	\$7,000
Total 822 Insurance, Liab.	\$45,000	\$43,000	\$50,000	\$67,500	\$67,000
823 Service Award	\$25,000	\$20,000	\$20,000	\$10,000	\$10,000
824 Legal Fees	\$20,000	\$10,000	\$10,000	\$10,000	\$10,000
825 Other Contingency Funds	\$20,000	\$10,000	\$25,000	\$25,000	\$25,000
827 Communication Repairs	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
828 Medical Supplies	\$0	\$10,000	\$5,000	\$5,000	\$5,000
829 Waste Removal	\$2,000	\$2,000	\$3,500	\$3,750	\$3,750
832 Miscellaneous Expenses	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
837 IT Expenses	\$25,000	\$20,000	\$26,100	\$30,500	\$30,500
Total A-400 Contractural & Other	\$354,750	\$398,250	\$489,100	\$530,750	\$517,750
A-800 Employee Benefits					
A9025.8 Retirement Expense	\$30,000	\$36,000	\$120,000	\$0	\$0
A9010.8 ERS State Retirement	\$0	\$0	\$0	\$37,069	\$36,245
A9015.8 PFRS State Retirement	\$0	\$0	\$0	\$108,046	\$105,645
A9030.8 OASDI (Social Security)	\$5,000	\$5,504	\$46,788	\$84,471	\$72,485
A9031.8 MEDICARE	\$0	\$0	\$0	\$14,481	\$12,426
A9040.8 Workers Compensation	\$15,000	\$10,000	\$30,000	\$40,000	\$40,000
A9041.8 NYS Paid Family Leave	\$0	\$0	\$0	\$0	\$0
A9045.8 Employee Life Insurance	\$0	\$0	\$0	\$2,000	\$1,500
A9050.8 NYS Unemployment Insurance	\$5,000	\$1,785	\$15,173	\$21,914	\$18,805
A9051.8 Federal Unemployment Insurance	\$0	\$3,541	\$0	\$5,000	\$5,000
A9055.8 NYS Disability Insurance	\$0	\$0	\$0	\$2,000	\$1,500
A9060.8 Employee Health Care	\$26,000	\$30,000	\$60,000	\$53,284	\$36,069
A9070.8 Payroll Expenses (Fees, etc.)	\$10,000	\$65	\$8,000	\$10,000	\$8,000
A9087.8 State Income Tax Withholding	\$0	\$0	\$0	\$22,750	\$14,625
A9088.8 Federal Income Tax Withholding	\$0	\$0	\$0	\$29,250	\$22,750
A9089.8 NYS Deferred Compensation	\$0	\$0	\$0	\$0	\$0
Total A-800 Employee Benefits	\$91,000	\$86,895	\$279,960	\$430,264	\$375,051
A9710.6 Bond Principal	\$234,200	\$234,200	\$384,000	\$284,000	\$284,000
A9710.7 Interest payment Bonds	\$32,739	\$32,739	\$29,101	\$65,788	\$65,788
A9901.9 Transfer to other funds	\$175,000	\$100,000	\$100,000	\$100,000	\$100,000
Total Expenses	\$1,177,689	\$1,592,339	\$2,203,290	\$2,784,550	\$2,579,364
Total Expenses after useable Interest income		\$1,532,339	\$2,148,290	\$2,744,550	\$2,539,364
Total Expenses - interest - Fund Balance funded items =TOTAL TO BE COLLECTED BY TAXES	\$1,177,689	\$1,327,339	\$2,023,290	\$2,436,753	\$2,231,567
% increase from previous year	8.06%	12.71%	52.43%	20.44%	9.33%
Statutory Spending Limit	\$1,992,208	\$2,220,161	\$2,910,990	\$3,010,706	\$2,855,748

Fire District Manager Report for August 11, 2025

I apologize for my absence as I am currently in Pennsylvania attending to other district-related matters. I would have preferred to be present to engage in these discussions.

- In July, we spent \$1,792, which is a decrease of 16% from the previous month.
- This month, 509 gallons were purchased, which is a decrease of 14.9% from the previous month.
- The air conditioner at station 3 had a bad condenser motor. We have Timmy Newman doing the necessary repairs. We purchased a window AC unit for the day room at Station 3.
- 46-2-1 was at Tracy Road Equipment for a faulty cooler, which has since been repaired.
- 4-1-1 is at J.P.B. Fire Service for issues listed in the PM report.
- The annual ladder test is scheduled for October.
- I have been actively engaged in the distribution of the LOSAP annual statements for members, as well as facilitating updates to their beneficiary information. However, I have encountered ongoing issues with the updates from Penflex. Last year, we submitted several address changes for members that were not reflected in the official records and, consequently, were not included in the annual statements sent to members. I plan to draft a formal letter requesting that Penflex rectify this situation. Additionally, it looks like we will be in a good financial position for next year's LOSAP.
- We need to come up with a plan for Station 1's back building repair. The Insurance company has been on me about progress. I need some direction on how the board would like us to move forward with this issue.
- We would like to discuss the heating and air conditioning unit. I believe it would be beneficial to relocate it from its current position in the ceiling to a closet in the recreation hall. There has been some discussion about this already.

One of the main issues we are experiencing is the unit's proximity to the kitchen, which causes it to intake a lot of grease and other substances. This is leading to clogged AC coils and ongoing condensation drainage problems. Additionally, relocating the unit would make it more accessible for routine maintenance.

After speaking with several contractors, it seems that the current location is likely to shorten the lifespan of the unit, which is relatively new, installed in just a couple of years.

Report for August comm. Meeting

1. Final inspection of the ladder truck is 8/13/2025 in Pennsylvania the following members are attending.

Bob Johnston

David Johnston

John Falge

Fred Sourwine

Brian Wilcox

2. Would like permission to purchase "Community Connect" thru First Due. Cost for first year is 2500.00 then 2,000 every year following.
3. We are keeping chief vehicles for 5 years, looking to buy work cap for 46-0-1 vehicle. Can that come out of apparatus reserve?
4. We had some excellent training last week with 14 members attending.
5. New members need to voted on.
6. Executive session to discuss appointing me for part time fire chief, I would like the board to consider paying me 55,000 per year as that is half of what was budgeted for a full-time chief's position.

stipend program

Fire District Manager Report for August 11, 2025

We are currently concluding the annual fit test for interior firefighters.

I would like to request vacation time from August 20 to August 22, as I need to attend to some family matters during that period.

Temp Return Service Requested

TOWN OF WATERTOWN FIRE DISTRICT
22825 COUNTY ROUTE 67
WATERTOWN NY 13601

MONEY MARKET PUBLIC FUND NE

XXXXXX1393

Previous Balance	1,327,906.63	Statement Dates	7/01/25 thru 7/31/25
Deposits/Credits	0.00	Days in the Statement Period	31
Checks/Debits	0.00	Average Ledger	1,327,906.63
Service Charge	0.00	Average Collected	1,327,906.63
Interest Paid	4,554.54	Interest Earned	4,554.54
Ending Balance	1,332,461.17	Annual Percentage Yield Earned	4.11%
		2025 Interest Paid	30,218.82

TRANSACTIONS

Date	Description	Credits/Debits	Balance
7/31	Interest Deposit	4,554.54	1,332,461.17

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Hanley dated: 13 Aug 2025

Signature

Michael Hanley, Fire Commissioner

Print Name

Town of Watertown Fire District

Truck Res MMKPFNE 1393 - 2, Period Ending 07/31/2025

RECONCILIATION REPORT

Reconciled on: 08/06/2025

Reconciled by: Bill Bamann

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	1,327,906.63
Checks and payments cleared (0)	0.00
Deposits and other credits cleared (1)	4,554.54
Statement ending balance	1,332,461.17

Details

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/31/2025	Deposit			4,554.54
Total				4,554.54

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Hanley dated: 13 Aug 2025

Signature

Michael Hanley Fire Commissioner

Print Name

Temp Return Service Requested

TOWN OF WATERTOWN FIRE DISTRICT
BUILDING FUNDS
22825 COUNTY ROUTE 67
WATERTOWN NY 13601

MONEY MARKET PUBLIC FUND NE

XXXXXX1377

Previous Balance	263,044.83	Statement Dates	7/01/25 thru 7/31/25
Deposits/Credits	0.00	Days in the Statement Period	31
Checks/Debits	0.00	Average Ledger	263,044.83
Service Charge	0.00	Average Collected	263,044.83
Interest Paid	902.20	Interest Earned	902.20
Ending Balance	263,947.03	Annual Percentage Yield Earned	4.11%
		2025 Interest Paid	6,173.78

TRANSACTIONS

Date	Description	Credits/Debits	Balance
7/31	Interest Deposit	902.20	263,947.03

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.



Signature

dated: 13 AUG 2025



Print Name

, Fire Commissioner

Town of Watertown Fire District
Bldg Res MMKPFNE 1377 - 2, Period Ending 07/31/2025

RECONCILIATION REPORT

Reconciled on: 08/06/2025

Reconciled by: Bill Bamann

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	263,044.83
Checks and payments cleared (0)	0.00
Deposits and other credits cleared (1)	902.20
Statement ending balance	263,947.03

Details

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/31/2025	Deposit			902.20
Total				902.20

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Hanley dated: 13 AUG 2025

Signature

Michael Hanley, Fire Commissioner

Print Name



216 Washington Street, Watertown, NY 13601

Page: 1 of 1
Statement Date: 07/31/2025
Primary Account: XXXXXX0692

Temp Return Service Requested

TOWN OF WATERTOWN FIRE DISTRICT
GENERAL FUNDS
22825 COUNTY ROUTE 67
WATERTOWN NY 13601

MONEY MARKET PUBLIC FUND NE

XXXXXX0692

Previous Balance	7,125.33	Statement Dates	7/01/25 thru 7/31/25
3 Deposits/Credits	175,000.00	Days in the Statement Period	31
4 Checks/Debits	123,500.00	Average Ledger	44,705.97
Service Charge	0.00	Average Collected	44,705.97
Interest Paid	68.35	Interest Earned	68.35
Ending Balance	58,693.68	Annual Percentage Yield Earned	1.82%
		2025 Interest Paid	1,005.19

TRANSACTIONS

Date	Description	Credits/Debits	Balance
7/09	Transfer from x0162 to x0692	45,000.00	52,125.33
7/09	LGIP NEW YORK CLASS PPD NY-01-1717-0001 Town of Watertown Fire	80,000.00	132,125.33
7/09	Transfer from x0692 to x0162	-87,000.00	45,125.33
7/10	Transfer from x0692 to x0162	-2,500.00	42,625.33
7/16	Transfer from x0692 to x0162	-24,000.00	18,625.33
7/17	LGIP NEW YORK CLASS PPD NY-01-1717-0001 Town of Watertown Fire	50,000.00	68,625.33
7/30	Transfer from x0692 to x0162	-10,000.00	58,625.33
7/31	Interest Deposit	68.35	58,693.68

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Hanley dated: 13 AUG 2025

Signature

Michael Hanley, Fire Commissioner

Print Name

Town of Watertown Fire District

106 General Funds, Period Ending 07/31/2025

RECONCILIATION REPORT

Reconciled on: 08/06/2025

Reconciled by: Bill Bamann

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	7,125.33
Checks and payments cleared (4)	-123,500.00
Deposits and other credits cleared (4)	175,068.35
Statement ending balance	58,693.68

Details

Checks and payments cleared (4)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/09/2025	Transfer			-87,000.00
07/10/2025	Transfer			
07/16/2025	Transfer			
07/30/2025	Transfer			

Total

Deposits and other credits cleared (4)

DATE	TYPE	AMOUNT (USD)
07/09/2025	Transfer	80,000.00
07/09/2025	Transfer	45,000.00
07/17/2025	Transfer	50,000.00
07/31/2025	Deposit	68.35

Total

175,068.35

I have reviewed and find these statements to be true and accurate with no errors or misappropriations.

dated: _____

Signature

, Fire Commissioner

Print Name

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Hanley

Signature

dated: 13 AUG 2025

Michael Hanley

Print Name

, Fire Commissioner

Temp Return Service Requested

TOWN OF WATERTOWN FIRE DISTRICT
AERIAL TRUCK FUND
22825 COUNTY ROUTE 67
WATERTOWN NY 13601

PUBLIC FUND MONEY MANAGEMENT

XXXXXX2246

Previous Balance	79.22	Statement Dates	7/01/25 thru 7/31/25
Deposits/Credits	0.00	Days in the Statement Period	31
Checks/Debits	0.00	Average Ledger	79.22
Service Charge	0.00	Average Collected	79.22
Interest Paid	0.00		
Ending Balance	79.22		

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Hanley dated: 13 AUG 2025

Signature

Michael Hanley, Fire Commissioner

Print Name

Town of Watertown Fire District

Aerial Bond Account, Period Ending 07/31/2025

RECONCILIATION REPORT

Reconciled on: 08/06/2025

Reconciled by: Bill Bamann

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	79.22
Checks and payments cleared (0)	0.00
Deposits and other credits cleared (0)	0.00
Statement ending balance	<u>79.22</u>
Register balance as of 07/31/2025	79.22

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Haney dated: 13 Aug 2025

Signature

Michael Haney, Fire Commissioner

Print Name

Temp Return Service Requested

TOWN OF WATERTOWN FIRE DISTRICT
GENERAL CHECKING
22825 COUNTY ROUTE 67
WATERTOWN NY 13601

PUBLIC FUND NON INTEREST CKG

XXXXXX0162

Previous Balance	48,376.80	Statement Dates	7/01/25 thru 7/31/25
6 Deposits/Credits	124,630.48	Days in the Statement Period	31
46 Checks/Debits	168,839.24	Average Ledger	28,740.08
Service Charge	0.00	Average Collected	28,729.42
Interest Paid	0.00		
Ending Balance	4,168.04		

TRANSACTIONS

Date	Description	Credits/Debits	Balance
7/01	TRANSFER WFD TOWN OF WATE CCD WFD 25/07/01	-114.40 ✓	48,262.40
7/01	INS PREM INSURELINX INC. CCD 000000004510475 25/07/01	-621.24 ✓	47,641.16
7/01	TRANSFER WFD TOWN OF WATE CCD WFD 25/07/01	-7,043.71 ✓	40,597.45
7/02	Deposit	800.00 ✓	41,397.45
7/02	PAYROLL HR ONE, INC. CCD 14072987 25/07/02	-18,241.46 ✓	23,155.99
7/09	Transfer from x0692 to x0162	87,000.00 ✓	110,155.99
7/09	Bill Paid-NATIONAL GRID NIAGAR A MOHAWK POWER CORP Conf #221	-23.27 ✓	110,132.72
7/09	Bill Paid-A T AND T MOBILITY C onf #217	-382.30 ✓	109,750.42
7/09	Bill Paid-NATIONAL GRID NIAGAR A MOHAWK POWER CORP Conf #220	-730.67 ✓	109,019.75
7/09	Bill Paid-NATIONAL GRID NIAGAR A MOHAWK POWER CORP Conf #222	-898.61 ✓	108,121.14
7/09	Bill Paid-FIRST BANKCARD CENTE R MASTERCARD AND VIS Conf #219	-2,030.71 ✓	106,090.43
7/09	Bill Paid-FIRST BANKCARD CENTE R MASTERCARD AND VIS Conf #218	-3,778.37 ✓	102,312.06
7/09	Transfer from x0162 to x0692	-45,000.00 ✓	57,312.06
7/09	CONS COLL 9102716322 PPD 51496R TOWN OF WATERTOWN FIRE	-219.80 ✓	57,092.26
7/09	CONS COLL 9102716322 PPD 51496R TOWN OF WATERTOWN FIRE	-819.52 ✓	56,272.74
7/10	Transfer from x0692 to x0162	2,500.00 ✓	58,772.74
7/11	Check 5538	-214.00 ✓	58,558.74
7/14	Check 5536	-3,950.00 ✓	54,608.74
7/14	Check 5537	-201.76 ✓	54,406.98
7/15	INS PREM INSURELINX INC. CCD 000000004525768 25/07/15	-601.44 ✓	53,805.54
7/15	Check 5518	-765.23 ✓	53,040.31
7/15	Check 5522	-39.52 ✓	53,000.79
7/15	Check 5524	-2,732.52 ✓	50,268.27
7/15	Check 5531	-15,953.82 ✓	34,314.45
7/15	Check 5532	-2,609.74 ✓	31,704.71

TRANSACTIONS (CONT.)

Date	Description	Credits/Debits	Balance
7/15	Check 5533	-109.00 ✓	31,595.71
7/15	Check 5540	-363.51 ✓	31,232.20
7/16	Transfer from x0692 to x0162	24,000.00 ✓	55,232.20
7/16	Deposit	330.48 ✓	55,562.68
7/16	TRANSFER WFD TOWN OF WATE CCD WFD 25/07/16	-104.80 ✓	55,457.88
7/16	TRANSFER WFD TOWN OF WATE CCD WFD 25/07/16	-6,005.96 ✓	49,451.92
7/16	Check 5519	-275.00 ✓	49,176.92
7/16	Check 5525	-140.00 ✓	49,036.92
7/16	Check 5542	-3,708.10 ✓	45,328.82
7/17	PAYROLL HR ONE, INC. CCD 14072987 25/07/17	-16,348.13 ✓	28,980.69
7/17	Check 5523	-40.00 ✓	28,940.69
7/17	Check 5530	-75.00 ✓	28,865.69
7/18	Check 5526	-8,561.70 ✓	20,303.99
7/21	Check 5521	-118.16 ✓	20,185.83
7/21	Check 5534	-302.45 ✓	19,883.38
7/21	Check 5535	-34.12 ✓	19,849.26
7/21	Check 5539	-2,273.63 ✓	17,575.63
7/22	Check 5520	-135.17 ✓	17,440.46
7/23	Check 5517	-86.69 ✓	17,353.77
7/23	Check 5528	-155.34 ✓	17,198.43
7/23	Bill Pay - Check 80037 WESTELCOM NETWORK INC	-449.96 ✓	16,748.47
7/24	INS PREM INSURELINX INC. CCD 000000004535754 25/07/24	-492.30 ✓	16,256.17
7/24	Check 5529	-420.00 ✓	15,836.17
7/30	Transfer from x0692 to x0162	10,000.00 ✓	25,836.17
7/31	TRANSFER WFD TOWN OF WATE CCD WFD 25/07/31	-92.40 ✓	25,743.77
7/31	TRANSFER WFD TOWN OF WATE CCD WFD 25/07/31	-5,815.16 ✓	19,928.61
7/31	PAYROLL HR ONE, INC. CCD 14072987 25/07/31	-15,760.57 ✓	4,168.04

CHECKS IN NUMBER ORDER

Date	Check No.	Amount	Date	Check No.	Amount
7/23	5517	86.69	7/15	5531	15,953.82
7/15	5518	765.23	7/15	5532	2,609.74
7/16	5519	275.00	7/15	5533	109.00
7/22	5520	135.17	7/21	5534	302.45
7/21	5521	118.16	7/21	5535	34.12
7/15	5522	39.52	7/14	5536	3,950.00
7/17	5523	40.00	7/14	5537	201.76
7/15	5524	2,732.52	7/11	5538	214.00
7/16	5525	140.00	7/21	5539	2,273.63
7/18	5526	8,561.70	7/15	5540	363.51
7/23	5528*	155.34	7/16	5542*	3,708.10
7/24	5529	420.00	7/23	80037*	-See above-
7/17	5530	75.00			

* Denotes missing check numbers

CHECKING DEPOSIT	DESCRIPTION	DOLLARS	CENTS
DATE 7/2/2025	NAME TOWN OF WATERTOWN FIRE DIST	900.00	
86000162	TOTAL	900.00	
6031			
45550-55504			

#0 07/02/2025 \$800.00

CHECKING DEPOSIT	DESCRIPTION	DOLLARS	CENTS
DATE 7/16/2025	NAME TOWN OF WATERTOWN FIRE DIST	330.48	
86000162	TOTAL	330.48	
6031			
45550-55504			

#0 07/16/2025 \$330.48

TOWN OF WATERTOWN FIRE DISTRICT	Community Bank	5517
2880 County Route 47 Watertown, NY 13601	30-75/213	07/08/2025
PAY TO THE ORDER OF ADVANTAGE WATER TOWN	\$86.69	
Eighty-six and 69/100		
ALSO VALUE FARM BANK 341 Court Street Watertown, NY 13601		
MEMO	Jessica Almado	
005517 40213075594 86000162*		

#5517 07/23/2025 \$86.69

TOWN OF WATERTOWN FIRE DISTRICT	Community Bank	5518
2880 County Route 47 Watertown, NY 13601	30-75/213	07/08/2025
PAY TO THE ORDER OF AIR CLEANING SYSTEMS INC	\$765.23	
Seven hundred sixty-five and 23/100		
AIR CLEANING SYSTEMS INC 8 BARNETT DRIVE LATHAM, NEW YORK 12110		
MEMO	Jessica Almado	
005518 40213075594 86000162*		

#5518 07/15/2025 \$765.23

TOWN OF WATERTOWN FIRE DISTRICT	Community Bank	5519
2880 County Route 47 Watertown, NY 13601	30-75/213	07/08/2025
PAY TO THE ORDER OF BEARCOM	\$275.00	
Two hundred seventy-five and 00/100		
BEARCOM P.O. BOX 870554 DALLAS, TX 75287-0554		
MEMO	Jessica Almado	
005519 40213075594 86000162*		

#5519 07/16/2025 \$275.00

TOWN OF WATERTOWN FIRE DISTRICT	Community Bank	5520
2880 County Route 47 Watertown, NY 13601	30-75/213	07/08/2025
PAY TO THE ORDER OF BURNVILLE POWER EQUIPMENT	\$135.17	
One hundred thirty-five and 17/100		
BURNVILLE POWER EQUIPMENT 2371 WYS ROUTE 17 SOUTH WATERTOWN, NY 13601		
MEMO	Jessica Almado	
005520 40213075594 86000162*		

#5520 07/22/2025 \$135.17

TOWN OF WATERTOWN FIRE DISTRICT	Community Bank	5521
2880 County Route 47 Watertown, NY 13601	30-75/213	07/08/2025
PAY TO THE ORDER OF CHARTER COMMUNICATIONS	\$118.16	
One hundred eighteen and 16/100		
CHARTER COMMUNICATIONS P.O. BOX 22005 Pittsburgh, PA 15291-0055		
MEMO	Jessica Almado	
005521 40213075594 86000162*		

#5521 07/21/2025 \$118.16

TOWN OF WATERTOWN FIRE DISTRICT	Community Bank	5522
2880 County Route 47 Watertown, NY 13601	30-75/213	07/08/2025
PAY TO THE ORDER OF DOYLE SECURITY SYSTEMS, INC.	\$39.52	
Thirty-nine and 52/100		
DOYLE SECURITY SYSTEMS, INC. P.O. BOX 1333 Buffalo, NY 14240-1333		
MEMO	Jessica Almado	
005522 40213075594 86000162*		

#5522 07/15/2025 \$39.52

TOWN OF WATERTOWN FIRE DISTRICT	Community Bank	5523
2880 County Route 47 Watertown, NY 13601	30-75/213	07/08/2025
PAY TO THE ORDER OF ENCLOSURE WORKPLACE TESTING	\$40.00	
Forty and 00/100		
ENCLOSURE WORKPLACE TESTING 2275A Mainway Circle Watertown, NY 13601		
MEMO	Jessica Almado	
005523 40213075594 86000162*		

#5523 07/17/2025 \$40.00

TOWN OF WATERTOWN FIRE DISTRICT	Community Bank	5524
2880 County Route 47 Watertown, NY 13601	30-75/213	07/08/2025
PAY TO THE ORDER OF EXCELLENCE Health Plan - Group	\$2,732.52	
Two thousand seven hundred thirty-two and 52/100		
EXCELLENCE P.O. BOX 506 BIRMINGHAM, NY 13602-0056		
MEMO	Jessica Almado	
005524 40213075594 86000162*		

#5524 07/15/2025 \$2,732.52

TOWN OF WATERTOWN FIRE DISTRICT	Community Bank	5525
2880 County Route 47 Watertown, NY 13601	30-75/213	07/08/2025
PAY TO THE ORDER OF FIRE FIGHTING EQUIPMENT CO., INC	\$140.00	
One hundred forty and 00/100		
FIRE FIGHTING EQUIPMENT CO., INC P.O. BOX 948 291 CECIL STREET Spartanburg, SC 29303		
MEMO	Jessica Almado	
005525 40213075594 86000162*		

#5525 07/16/2025 \$140.00

TOWN OF WATERTOWN FIRE DISTRICT	Community Bank	5526
2880 County Route 47 Watertown, NY 13601	30-75/213	07/08/2025
PAY TO THE ORDER OF MORRIS-CROKER LLC dba FIRE-EXO & CROKER	\$8,561.70	
Eight thousand five hundred sixty-one and 70/100		
MORRIS-CROKER LLC dba FIRE-EXO & CROKER 7 WESTCOTT PLACE ELIZABETH, NJ 07208		
MEMO	Jessica Almado	
005526 40213075594 86000162*		

#5526 07/18/2025 \$8,561.70

TOWN OF WATERTOWN FIRE DISTRICT
5528
Community Bank
10/25/23
07/23/2025
PAY TO THE ORDER OF: MAUN WELDING SUPPLY \$155.34
Two hundred fifty five and 34/100
MAUN WELDING SUPPLY, INC.
2049 FISHER ROAD
NEW YORK
WATERTOWN, NY 13601
JESSICA OLIVERO

#5528 07/23/2025 \$155.34

TOWN OF WATERTOWN FIRE DISTRICT
5529
Community Bank
10/25/23
07/24/2025
PAY TO THE ORDER OF: BUREN'S LABEL & DECAL \$420.00
Four hundred twenty and 00/100
BUREN'S LABEL & DECAL
PO BOX 5517
OLD VALLEY, AZ 85027
JESSICA OLIVERO

#5529 07/24/2025 \$420.00

TOWN OF WATERTOWN FIRE DISTRICT
5530
Community Bank
10/25/23
07/23/2025
PAY TO THE ORDER OF: JENNIFER LAGAR, PWP \$75.00
Seventy five and 00/100
JENNIFER LAGAR, PWP
2273 MARION DRIVE
WATERTOWN, NY 13601
JESSICA OLIVERO

#5530 07/17/2025 \$75.00

TOWN OF WATERTOWN FIRE DISTRICT
5531
Community Bank
10/25/23
07/09/2025
PAY TO THE ORDER OF: JPS FIRE SERVICES, INC. \$15,953.82
Fifteen thousand nine hundred eighty three and 82/100
JPS FIRE SERVICES, INC.
4675 BLAKE DRIVE
LINCOLN, NY 13088
JESSICA OLIVERO

#5531 07/15/2025 \$15,953.82

TOWN OF WATERTOWN FIRE DISTRICT
5532
Community Bank
10/25/23
07/09/2025
PAY TO THE ORDER OF: MC CABES SUPPLY, INC. \$2,609.74
Two thousand six hundred nine and 74/100
MC CABES SUPPLY, INC.
2070 RYAN RD
WATERTOWN, NY 13601
United States
JESSICA OLIVERO

#5532 07/15/2025 \$2,609.74

TOWN OF WATERTOWN FIRE DISTRICT
5533
Community Bank
10/25/23
07/09/2025
PAY TO THE ORDER OF: MTL APPLIANCE REPAIR \$109.00
One hundred and 00/100
MTL APPLIANCE REPAIR
MTL APPLIANCE REPAIR CO.
407 MILL STREET
WATERTOWN, NY 13601
JESSICA OLIVERO

#5533 07/15/2025 \$109.00

TOWN OF WATERTOWN FIRE DISTRICT
5534
Community Bank
10/25/23
07/09/2025
PAY TO THE ORDER OF: HYDECO REPAIRS \$302.45
Three hundred two and 45/100
HYDECO REPAIRS
47300P Reapers
P.O. Box 36342
Piscataway, NJ 08854
JESSICA OLIVERO

#5534 07/21/2025 \$302.45

TOWN OF WATERTOWN FIRE DISTRICT
5535
Community Bank
10/25/23
07/09/2025
PAY TO THE ORDER OF: PA Turnpike Toll By Phone \$34.12
Thirty four and 12/100
PA Turnpike Toll By Phone
PA Turnpike Toll By Phone
P.O. Box 63631
Richmond, PA 15264
JESSICA OLIVERO

#5535 07/21/2025 \$34.12

TOWN OF WATERTOWN FIRE DISTRICT
5536
Community Bank
10/25/23
07/14/2025
PAY TO THE ORDER OF: REED STORAGE LLC \$3,950.00
Three thousand nine hundred and 00/100
REED STORAGE LLC
PO BOX 899
CARLEPLACE, NY 13612
JESSICA OLIVERO

#5536 07/14/2025 \$3,950.00

TOWN OF WATERTOWN FIRE DISTRICT
5537
Community Bank
10/25/23
07/14/2025
PAY TO THE ORDER OF: THOMAS TRASH SERVICE \$201.76
Two hundred one and 76/100
THOMAS TRASH SERVICE
PO BOX 6
ADAMS, NY 13605
JESSICA OLIVERO

#5537 07/14/2025 \$201.76

TOWN OF WATERTOWN FIRE DISTRICT
5538
Community Bank
10/25/23
07/09/2025
PAY TO THE ORDER OF: TOWN OF WATERTOWN \$214.00
Two hundred fourteen and 00/100
TOWN OF WATERTOWN
2767 COL RITE RD
NEW YORK
WATERTOWN, NY 13601
JESSICA OLIVERO

#5538 07/11/2025 \$214.00

TOWN OF WATERTOWN FIRE DISTRICT
5539
Community Bank
10/25/23
07/21/2025
PAY TO THE ORDER OF: WEX BANK \$2,273.63
Two thousand two hundred seventy three and 63/100
WEX BANK
P.O. BOX 2293
CAROL STREAM, IL 60187-0293
JESSICA OLIVERO

#5539 07/21/2025 \$2,273.63

TOWN OF WATERTOWN FIRE DISTRICT		Community Bank	5540
2001 County Route 47 Watertown, NY 13601		07/15/25	07/08/2025
PAY TO THE ORDER OF WHITE'S LUMBER, INC.		\$363.51	
Three hundred sixty three and 51/100			
WHITE'S LUMBER, INC. 231 NORTH HATLAND STREET WATERTOWN, NY 13601		Jessica Olmsade	
MEMO: #005540# 0021307559# 00000162#			

#5540 07/15/2025 \$363.51

TOWN OF WATERTOWN FIRE DISTRICT		Community Bank	5542
2001 County Route 47 Watertown, NY 13601		07/16/25	07/08/2025
PAY TO THE ORDER OF FORHPPO		\$3,708.10	
Three thousand seven hundred eight and 10/100			
For Crum Regional Health Planning Organization 120 Washington Street Watertown, New York 13601		Jessica Olmsade	
MEMO: #005542# 0021307559# 05000162#			

#5542 07/16/2025 \$3,708.10

APPLY TO ACCOUNT 7172-013 - Town of Watertown Fire District		07/23/25	0000080037
2001 County Route 47 Watertown, NY 13601			
PAY TO THE ORDER OF WATERTOWN FIRE DISTRICT		**\$449.96	
AMOUNT			
FOR (TOWN, HONORARY, POLICE, FIRE, BELLMAN, ANY, IN, USE)			
WATERTOWN FIRE DISTRICT			
Community Bank			
MEMO: #0000080037# 0021307559# 00000162# 62			

#80037 07/23/2025 \$449.96

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Haney dated: 13 Aug 2025

Signature

Michael Haney Fire Commissioner

Print Name

Town of Watertown Fire District
050 Community Bank, N. A. Checking, Period Ending 07/31/2025

RECONCILIATION REPORT

Reconciled on: 08/06/2025

Reconciled by: Bill Bamann

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	48,376.80
Checks and payments cleared (46)	-168,839.24
Deposits and other credits cleared (6)	124,630.48
Statement ending balance	4,168.04

Checks and payments cleared (46)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/01/2025	Bill Payment		HR ONE, INC.	-7,043.71
07/01/2025	Bill Payment		HR ONE, INC.	-114.40
07/01/2025	Expense			-621.24
07/02/2025	Bill Payment		HR ONE, INC.	-18,241.46
07/09/2025	Bill Payment	5519	BEARCOM	-275.00
07/09/2025	Bill Payment	5523	ENCOMPASS WORKPLACE ...	-40.00
07/09/2025	Bill Payment	5522	DOYLE SECURITY SYSTEM...	-39.52
07/09/2025	Bill Payment	5521	CHARTER COMMUNICATIONS	-118.16
07/09/2025	Bill Payment	5520	BURRVILLE POWER EQUIP...	-135.17
07/09/2025	Bill Payment	5518	AIR CLEANING SYSTEMS INC	-765.23
07/09/2025	Bill Payment	5517	ADVANTAGE WATERTOWN	-86.69
07/09/2025	Transfer			-45,000.00
07/09/2025	Bill Payment	5542	FDRHPO	-3,708.10
07/09/2025	Bill Payment	Feb36PFRS	NYS and Local Retirement Sy...	-219.80
07/09/2025	Bill Payment	Feb35PFRS	NYS and Local Retirement Sy...	-819.52
07/09/2025	Bill Payment	Feb34PFRS	NATIONAL GRID	-898.61
07/09/2025	Bill Payment	Feb33PFRS	NATIONAL GRID	-23.27
07/09/2025	Bill Payment	Feb32PFRS	NATIONAL GRID	-730.67
07/09/2025	Bill Payment	Feb31PFRS	First Bank of Omaha 5404	-2,030.71
07/09/2025	Bill Payment	Feb30PFRS	FIRST BANK OF OMAHA 4121	-3,778.37
07/09/2025	Bill Payment	Feb29PFRS	AT&T MOBILITY	-382.30
07/09/2025	Bill Payment	5540	WHITE'S LUMBER, INC.	-363.51
07/09/2025	Bill Payment	5539	WEX BANK	-2,273.63
07/09/2025	Bill Payment	5538	TOWN OF WATERTOWN	-214.00
07/09/2025	Bill Payment	5537	THOMAS TRASH SERVICE	-201.76
07/09/2025	Bill Payment	5536	REED STORAGE LLC	-3,950.00
07/09/2025	Bill Payment	5535	PA Turnpike Toll By Plate	-34.12
07/09/2025	Bill Payment	5534	NYS Deferred Compensation	-302.45
07/09/2025	Bill Payment	5533	NTL APPLIANCE REPAIR	-109.00
07/09/2025	Bill Payment	5532	McCABES SUPPLY, INC	-2,609.74
07/09/2025	Bill Payment	5531	JPB FIRE SERVICES, INC.	-15,953.82
07/09/2025	Bill Payment	5530	JENNIFER LACLAIR, FNP	-75.00
07/09/2025	Bill Payment	5529	IMPRINTS LABEL & DECAL	-420.00
07/09/2025	Bill Payment	5528	HAUN WELDING SUPPLY	-155.34
07/09/2025	Bill Payment	5526	FIRE-END & CROKER CORP...	-8,561.70
07/09/2025	Bill Payment	5525	FIRE FIGHTING EQUIPMEN...	-140.00
07/09/2025	Bill Payment	5524	EXCELLUS	-2,732.52
07/15/2025	Bill Payment	000000004525768	NYSIF thru Insurelinx	-601.44
07/16/2025	Bill Payment		HR ONE, INC.	-104.80
07/16/2025	Bill Payment		HR ONE, INC.	-6,005.96
07/17/2025	Bill Payment	07172025	Westelcom Network Inc	-449.96
07/17/2025	Bill Payment	0717202502	HR ONE, INC.	-16,348.13

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/24/2025	Bill Payment		NYSIF thru Insurelinx	-492.30
07/31/2025	Bill Payment		HR ONE, INC.	-92.40
07/31/2025	Bill Payment		HR ONE, INC.	-5,815.16
07/31/2025	Bill Payment		HR ONE, INC.	-15,760.57
Total				168,839.24

Deposits and other credits cleared (6)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/02/2025	Deposit			800.00
07/09/2025	Transfer			87,000.00
07/10/2025	Transfer			2,500.00
07/16/2025	Transfer			24,000.00
07/16/2025	Deposit			330.48
07/30/2025	Transfer			10,000.00
Total				124,630.48

Additional Information

Uncleared checks and payments as of 07/31/2025

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/09/2025	Bill Payment	5527	GUILFOYLE AMBULANCE S...	-45.14
07/10/2025	Bill Payment	5543	DANIEL GAUMONT	-2,400.00

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Hanley dated: 13 Aug 2025

Signature

Michael Hanley, Fire Commissioner

Print Name



Summary Statement

July 31, 2025

Page 1 of 7

Investor ID: NY-01-1717

0001268.0010239 PDF 808460

**Town of Watertown Fire District
22825 County Route 67
Watertown, NY 13601**

NYCLASS

NYCLASS		Average Monthly Yield: 4.1362%						
		Beginning Balance	Contributions	Withdrawals	Income Earned	Income Earned YTD	Average Daily Balance	Month End Balance
NY-01-1717-0001	General Fund	1,468,855.14	0.00	130,743.84	4,873.13	31,921.76	1,383,056.13	1,342,984.43
NY-01-1717-0002	Radio Reserve Fund	13,485.32	0.00	0.00	47.46	324.46	13,510.53	13,532.78
NY-01-1717-0003	SCBA Reserve Fund	23,985.59	0.00	0.00	84.40	577.09	24,030.43	24,069.99
NY-01-1717-0004	Aerial Bond for new KME	367,784.60	0.00	0.00	1,294.36	8,728.41	368,472.26	369,078.96
NY-01-1717-0005	Employee Retirement Contributions	5,912.54	743.84	0.00	23.24	117.41	6,620.66	6,679.62
TOTAL		1,880,023.19	743.84	130,743.84	6,322.59	41,669.13	1,795,690.01	1,756,345.78

Tel: (855) 804-9980

<https://www.newyorkclass.org/>

General Fund

Account Summary

Average Monthly Yield: 4.1362%

	Beginning Balance	Contributions	Withdrawals	Income Earned	Income Earned YTD	Average Daily Balance	Month End Balance
NYCLASS	1,468,855.14	0.00	130,743.84	4,873.13	31,921.76	1,383,056.13	1,342,984.43

Transaction Activity

Transaction Date	Transaction Description	Contributions	Withdrawals	Balance	Transaction Number
07/01/2025	Beginning Balance			1,468,855.14	
07/03/2025	Transfer Out to NY-01-1717-0005		743.84		8841378
07/08/2025	Withdrawal		80,000.00		8849314
07/16/2025	Withdrawal		50,000.00		8913844
07/31/2025	Income Dividend Reinvestment	4,873.13			
07/31/2025	Ending Balance			1,342,984.43	

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Hanley dated: 13 Aug 2025

Signature

Michael Hanley, Fire Commissioner

Print Name

Town of Watertown Fire District

NY-01-1717-0001 NYCLASS General Fund, Period Ending 07/31/2025

RECONCILIATION REPORT

Reconciled on: 08/06/2025

Reconciled by: Bill Bamann

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	1,468,855.14
Checks and payments cleared (3)	-130,743.84
Deposits and other credits cleared (1)	4,873.13
Statement ending balance	1,342,984.43
Register balance as of 07/31/2025	1,342,984.43

Details

Checks and payments cleared (3)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/03/2025	Transfer			-743.84
07/08/2025	Transfer			-80,000.00
07/16/2025	Transfer			-50,000.00
Total				-130,743.84

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/16/2025	Deposit			4,873.13
Total				4,873.13

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Hanney dated: 13 Aug 2025

Signature

Michael Hanney, Fire Commissioner

Print Name

Radio Reserve Fund

Account Summary

Average Monthly Yield: 4.1362%

	Beginning Balance	Contributions	Withdrawals	Income Earned	Income Earned YTD	Average Daily Balance	Month End Balance
NYCLASS	13,485.32	0.00	0.00	47.46	324.46	13,510.53	13,532.78

Transaction Activity

Transaction Date	Transaction Description	Contributions	Withdrawals	Balance	Transaction Number
07/01/2025	Beginning Balance			13,485.32	
07/31/2025	Income Dividend Reinvestment	47.46			
07/31/2025	Ending Balance			13,532.78	

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Hanley dated: 13 Aug 2025

Signature

Michael Hanley, Fire Commissioner

Print Name

Town of Watertown Fire District

NY-01-1717-0002 NYCLASS Radio Reserve, Period Ending 07/31/2025

RECONCILIATION REPORT

Reconciled on: 08/06/2025

Reconciled by: Bill Bamann

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance	13,485.32
Checks and payments cleared (0)	0.00
Deposits and other credits cleared (1)	47.46
Statement ending balance	13,532.78
Register balance as of 07/31/2025	13,532.78

Details

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/31/2025	Deposit			47.46
Total				47.46

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Hanley dated: 13 Aug 2025

Signature

Michael Hanley, Fire Commissioner

Print Name

SCBA Reserve Fund

Account Summary

Average Monthly Yield: 4.1362%

	Beginning Balance	Contributions	Withdrawals	Income Earned	Income Earned YTD	Average Daily Balance	Month End Balance
NYCLASS	23,985.59	0.00	0.00	84.40	577.09	24,030.43	24,069.99

Transaction Activity

Transaction Date	Transaction Description	Contributions	Withdrawals	Balance	Transaction Number
07/01/2025	Beginning Balance			23,985.59	
07/31/2025	Income Dividend Reinvestment	84.40			
07/31/2025	Ending Balance			24,069.99	

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Henley dated: 13 Aug 2025

Signature

Michael Henley, Fire Commissioner

Print Name

Town of Watertown Fire District

NY-01-1717-0003 NYCLASS SCBA Reserve, Period Ending 07/31/2025

RECONCILIATION REPORT

Reconciled on: 08/06/2025

Reconciled by: Bill Bamann

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	23,985.59
Checks and payments cleared (0)	0.00
Deposits and other credits cleared (1)	84.40
Statement ending balance	24,069.99

Register balance as of 07/31/2025	24,069.99
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Details

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/31/2025	Deposit			84.40
Total				84.40

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Hamley dated: 13 Aug 2025

Signature

Michael Hamley, Fire Commissioner

Print Name

Aerial Bond for new KME

Account Summary

Average Monthly Yield: 4.1362%

	Beginning Balance	Contributions	Withdrawals	Income Earned YTD	Average Daily Balance	Month End Balance
NYCLASS	367,784.60	0.00	0.00	8,728.41	368,472.26	369,078.96

Transaction Activity

Transaction Date	Transaction Description	Contributions	Withdrawals	Balance	Transaction Number
07/01/2025	Beginning Balance			367,784.60	
07/31/2025	Income Dividend Reinvestment	1,294.36			
07/31/2025	Ending Balance			369,078.96	

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Hanley dated: 13 Aug 2025

Signature

Michael Hanley, Fire Commissioner

Print Name

Town of Watertown Fire District

NY-01-1717-0004 NYCLASS AERIAL TRK, Period Ending 07/31/2025

RECONCILIATION REPORT

Reconciled on: 08/06/2025

Reconciled by: Bill Bamann

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	367,784.60
Checks and payments cleared (0)	0.00
Deposits and other credits cleared (1)	1,294.36
Statement ending balance	369,078.96
Register balance as of 07/31/2025	369,078.96

Details

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/31/2025	Deposit			1,294.36
Total				1,294.36

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Hanley dated: 13 Aug 2025

Signature

Michael Hanley, Fire Commissioner

Print Name

Employee Retirement Contributions

Account Summary

Average Monthly Yield: 4.1362%

	Beginning Balance	Contributions	Withdrawals	Income Earned	Income Earned YTD	Average Daily Balance	Month End Balance
NYCLASS	5,912.54	743.84	0.00	23.24	117.41	6,620.66	6,679.62

Transaction Activity

Transaction Date	Transaction Description	Contributions	Withdrawals	Balance	Transaction Number
07/01/2025	Beginning Balance			5,912.54	
07/03/2025	Transfer In from NY-01-1717-0001	743.84			8841378
07/31/2025	Income Dividend Reinvestment	23.24			
07/31/2025	Ending Balance			6,679.62	

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Hanley dated: 13 Aug 2025

Signature

Michael Hanley, Fire Commissioner

Print Name

Town of Watertown Fire District
NY-01-1717-0005 NYCLASS Employee Retirement Contributions, Period Ending 07/31/2025

RECONCILIATION REPORT

Reconciled on: 08/06/2025

Reconciled by: Bill Bamann

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	5,912.54
Checks and payments cleared (0)	0.00
Deposits and other credits cleared (2)	767.08
Statement ending balance	<u>6,679.62</u>

Register balance as of 07/31/2025 6,679.62

Details

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/03/2025	Transfer			743.84
07/31/2025	Deposit			23.24
Total				767.08

I have reviewed and find these statements to be true and accurate with no evidence of errors or misappropriations.

Michael Honey dated: 13 AUG 2025

Signature

Michael Honey, Fire Commissioner

Print Name

NYCLASS

NYCLASS

Date	Dividend Rate	Daily Yield
07/01/2025	0.000476958	4.1674%
07/02/2025	0.000113654	4.1483%
07/03/2025	0.000452976	4.1335%
07/04/2025	0.000000000	4.1334%
07/05/2025	0.000000000	4.1334%
07/06/2025	0.000000000	4.1334%
07/07/2025	0.000113029	4.1256%
07/08/2025	0.000112996	4.1244%
07/09/2025	0.000112973	4.1235%
07/10/2025	0.000113055	4.1265%
07/11/2025	0.000339354	4.1288%
07/12/2025	0.000000000	4.1288%
07/13/2025	0.000000000	4.1288%
07/14/2025	0.000113201	4.1316%
07/15/2025	0.000114007	4.1407%
07/16/2025	0.000113365	4.1369%
07/17/2025	0.000113352	4.1374%
07/18/2025	0.000339534	4.1310%
07/19/2025	0.000000000	4.1310%
07/20/2025	0.000000000	4.1310%
07/21/2025	0.000113073	4.1267%
07/22/2025	0.000112958	4.1256%
07/23/2025	0.000113030	4.1256%
07/24/2025	0.000113163	4.1304%
07/25/2025	0.000340716	4.1450%
07/26/2025	0.000000000	4.1454%
07/27/2025	0.000000000	4.1454%
07/28/2025	0.000114081	4.1644%
07/29/2025	0.000113665	4.1488%
07/30/2025	0.000113439	4.1404%
07/31/2025	0.000113713	4.1506%

Performance results are shown net of all fees and expenses and reflect the reinvestment of dividends and other earnings. Many factors affect performance including changes in market conditions and interest rates and in response to other economic, political, or financial developments. Investment involves risk including the possible loss of principal. No assurance can be given that the performance objectives of a given strategy will be achieved. **Past performance is no guarantee of future results. Any financial and/or investment decision may incur losses.**

REVIEWED BY: Michael Morley 1/3/13 Date



Wealth Management

A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.

0000535 04 AF 1.684 04 TR 00014 01CDFN01 111000
TOWN OF WATERTOWN FIREDISTRICT 010AY
LENGTH OF SERVICE AWARD PROG 2FW
22825 COUNTY ROUTE 67
WATERTOWN NY 13601-9362



Government Account

Your Financial Advisor

David Rogers/Nikki Haskins
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brittney.fields-morrison@rbc.com
peter.gregory@rbc.com
www.rbcwm.com

Branch Director: Brittney Fields-Morrison
Telephone: (518) 432-5175

Complex Director

Frank Albanese
5786 Widewaters Pkwy 2nd Floor
Syracuse NY 13214
Telephone: (315) 423-1418

Non-deposit investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

S 000535 01CDFN01 011718



CASH MANAGEMENT ACCOUNT STATEMENT WITH PORTFOLIO FOCUS JUNE 1, 2025 - JUNE 30, 2025

Account number:
327-64304
Page 1 of 22

ACCOUNT VALUE SUMMARY

	THIS PERIOD	THIS YEAR
Beginning account value	\$279,144.43	\$329,237.50
Return of principal	610.36	4,575.55
Withdrawals	0.00	-60,456.76
Taxable income	1,217.15	8,303.31
*Change in asset value	3,295.12	2,607.46
Ending account value	\$284,267.06	\$284,267.06

TOTAL PORTFOLIO VALUE

Ending account value	\$284,267.06
Estimated accrued interest	428.01
Total portfolio value	\$284,695.07
Estimated annualized income	\$10,673.07

*Please refer to the "Change in security value" summary on page 3 for further detail. This amount includes the decrease in security value related to the principal paid into your account on certain fixed income securities and does not necessarily indicate gains and losses in your account. Additional information about your statement is available on page 2.

YOUR MESSAGE BOARD

We are committed to helping you meet your financial goals within your advisory account(s). To ensure we can effectively manage your account(s), we rely on the accuracy and completeness of information provided by you regarding your investment objective, financial circumstances, time horizon, risk parameters, investment restrictions, and other information relating to your advisory accounts. Accordingly, to ensure your advisory program, investment strategy, and services remain suitable and appropriate, you are responsible for notifying your financial advisor if you believe any of the information you have provided is, or becomes, inaccurate or incomplete.

Important cost basis regulations remain effective as part of the overall Form 1099 reporting changes that began in 2011. For more information about these regulation changes, please visit www.rbcwm.com and click the "Legal/Disclosures" link at the bottom of the home page followed by "Cost Basis Updates." Check back regularly for updates.

GO PAPERLESS - Certain client documents are available for electronic delivery by accessing your account online at www.rbcwm.com. Upon signing up for this service, you will choose which documents you do not want to receive in the mail. You will then be notified by email when they are available for viewing and printing via the Internet. You may change your paperless elections at any time by going to the Suppress Mailings link on the website.

ABOUT YOUR ACCOUNT - Securities in your account are protected up to \$500,000 (cash up to \$250,000) by the Securities Investor Protection Corporation (SIPC). RBC Capital Markets, LLC (RBC) has purchased an additional policy covering up to \$99.5 million per SIPC qualified account, subject to a total maximum aggregate for RBC of \$400 million. This protection applies to the physical loss or destruction of your securities; it does not apply to any decline in the market value of your securities. Other investments shown on your statement but not held at RBC may not be protected by the SIPC or private insurance policies purchased by RBC. Certain investments and transactions are ineligible under SIPC such as commodity futures contracts and currency, as well as investment contracts (such as limited partnerships), fixed annuity contracts that are not registered with the U.S. Securities and Exchange Commission under the Securities Act of 1933 and foreign currency transactions. For more details, please talk to your Financial Advisor, contact SIPC for a brochure by calling 202-371-8300 or visit www.sipc.org.

All securities that we hold for you that are not registered in your name ("street name" securities) are commingled with identical securities being held for other clients. Securities with call features may be called in whole or in part. Please see the "Partial Redemption of Callable Securities Disclosure" published under "Partial Redemption of Callable Securities" on our public website at rbcwm.com/disclosures for information that describes the partial redemption procedures established at RBC and the firm's lottery procedures for callable securities. A printed copy of these procedures may be requested from your Financial Advisor.

To report a lost or stolen VISA Platinum® card, call 800-933-9946 or 877-486-3696. Questions regarding check activity, money funds balances and VISA Platinum® card activity should be directed to Client Account Services at 800-933-9946. A financial statement of this organization is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request. A "Statement of Financial Condition" for RBC is available on our public website at www.rbcwm.com/disclosures.

If you have an option account, each of the transaction confirmations that we sent you itemizes the commissions that you have paid. Upon request, we will also furnish to you a statement of the total option commissions paid by you for this calendar year.

ABOUT YOUR INVESTMENT OBJECTIVE / PROFILE AND RISK TOLERANCE - The Investment Objective and Risk Tolerance, where applicable, on page 3 of this statement are specific to this account and should reflect your investment goals and the level of overall risk you are willing to assume in seeking returns for this account. For more information see "Investment Guidelines Overview" on our public website at www.rbcwm.com/disclosures.

The Advisory Risk Profile, also noted on page 3, if applicable, is applied broadly across specified advisory accounts held at RBC and should reflect the basis for the recommendation of an appropriate investment strategy designed to meet your objectives and financial needs as identified in your Risk Profile questionnaire.

Advisory Risk Profile	Profile 1	Profile 2	Profile 3	Profile 4	Profile 5
Lower Risk and Return Potential Shorter Time Horizon					Higher Risk and Return Potential Longer Time Horizon

Please consult with your Financial Advisor promptly if the information shown below does not accurately reflect your objective or risk tolerance, or if you wish to impose or modify any restrictions on your account.

ABOUT YOUR STATEMENT - Statements are mailed monthly to clients who have transactions during the month that affect money balances and/or security positions. Statements are mailed quarterly to all other clients provided that their account contains a money or security balance. Please review these statements carefully, and keep them for your records. If you note any discrepancies in your money balance, security positions, tax lots chosen for disposition, or unauthorized activity in your account, please report this to the Complex Director immediately via telephone at the phone number, or in writing at the address that appear on the front of your statement. In addition, you should reconfirm any oral communications with us in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA).

Your statement is intended to provide only a summary of activity in your account(s) for the statement period. The information provided on the statement includes, among other things, a snapshot of the value of your account(s), a summary of the income you received for the statement and year-to-date periods, contributions to traditional, Roth or other Individual Retirement Account(s), and transactions in mutual funds shares. The presentation of the value of your account(s) value, as well as changes in value, includes all deposits, withdrawals, and other changes in market value. It may also reflect a reduction in value as the result of the return of principal on certain fixed income securities. However, changes in the value of unpriced securities, special products, or accrued interest are not reflected. If you have questions about your individual tax situation, please consult your tax advisor.

Please see the "Cash Management" section on our public website at www.rbcwm.com/disclosures. There you will find the RBC Premium Savings Program Terms and Conditions and Program Interest Rates. A list of Program Banks is available at <http://www.intrafi.com/network-banks>. RBC is not an FDIC-insured depository institution. FDIC insurance available for program deposits is subject to certain conditions and FDIC insurance only protects against the failure of a bank.

The prices for most securities and certain securities transactions reported on this statement are obtained from independent quotation services whose appraisal(s) are based on closing prices, bid-ask quotations or other factors; however, in some cases, RBC calculates prices for certain securities using information from independent and internal sources. If you hold municipal revenue bonds, please be aware that the price you may receive on their sale may vary significantly from the price shown on your statement. Moreover, certain securities may have unique valuation requirements. Certain securities prices may not be current as of the statement date, and certain adjustments to your holdings may not yet have been included. If you purchase and/or hold securities traded in a market outside of the United States, and/or denominated in a currency other than United States dollars, the price of those securities may be converted into United States dollars for inclusion on your statement. The risks of adverse changes in the value of non-United States currencies relative to the United States dollar are borne by you; RBC does not hedge or otherwise mitigate such risks. While we obtain pricing and currency conversion information from sources that we believe are reliable, RBC cannot guarantee the accuracy of the prices and currency conversion information that appear on your statement. You should always request a current valuation of your securities prior to making an investment decision or placing an order to buy or sell securities. Note that securities that are not actively traded have not been priced and, therefore, are excluded from the total shown in your summary.

RBC's Dividend Reinvestment Program (DRIP) is available to holders of eligible securities. For more information on the program, please refer to the terms and conditions of your agreement with us in the Client Account Agreement and the "Dividend Reinvestment Program Disclosure" which can be found at rbcwm.com/disclosures. If you have additional questions, please contact your Financial Advisor.

Non-priced Securities - Securities that are not actively traded and for which no independent quotation-service pricing is readily available are excluded from the (i) Market Price, (ii) Market Value and (iii) Account Summary Total sections of your statement. In these instances, the Market Value and Total Account Summary sections of the statement will reflect a \$0.00 value for these securities until such time that they begin active trading and/or have a readily available independent quotation-service price. Accrued interest for non-priced (N/P) securities will be reflected on your statement where applicable. Examples of N/P securities may include, but are not limited to, auction rate securities, auction rate preferred securities and certain structured products and over-the-counter equity securities.

Your statement also includes a summary of the short- or long-term gain or loss from the sale of selected securities in non-retirement accounts. "Short-term" refers to securities held for one year or less; "long-term" refers to securities held more than one year. RBC provides gain/loss information as a service to its clients; the information may not be accurate for tax reporting or other purposes and may rely on information, such as the original cost basis for a security, which you or another source at your direction provided to RBC. Gain/loss information may also reflect a change in the value of certain fixed income and other securities that return or amortize principal over time.

If you have elected to receive interest on free credit balances maintained in your account, please be advised that under federal securities laws and the rules of FINRA, we are permitted to pay such interest only on balances arising as an incidence of securities trading activities. We may use a free credit balance in your account in the course of our business, subject to limitations of 17CFR Section 240.15c3-3 under the Securities Exchange Act of 1934. You may demand and receive from us during normal business hours the delivery of any free credit balances or fully paid demands in your account, and/or any securities purchased in your loan account upon full payment of any indebtedness to us. Any balance in the RBC Insured Deposits, or shares in a money market fund in your account may be liquidated on your order and the proceeds returned to your account or reinvested to you upon the full payment of any indebtedness to us.

If this is an RBC Express Credit™ (margin) account and we maintain a special memorandum account for you, this is a combined statement of both your general account and the special memorandum account maintained for you under Regulation T of the Federal Reserve System. The permanent record of the special memorandum account as required by Regulation T is available for your inspection at your request. RBC reserves the right to limit RBC Express Credit (margin) purchases and short sales and to alter its margin requirements and due dates for house or other margin calls in accordance with the firm's guidelines, market conditions and regulatory requirements.

The prices reported on your RBC statement for securities issued through or by a Direct Participation Program, Real Estate Investment Trust, or private securities, including hedge funds are estimates. RBC does not calculate the prices of these securities, and has not confirmed these prices or verified that they are determined correctly. Instead, RBC relies on independent quotation services or the management, trustee or general partner of the issuer of the securities to provide such prices. The prices may be based on independent appraisals, the book value of the entity's assets, the prices paid or offered for the securities, or another method or basis (or a combination of any of these). These securities are illiquid, and do not trade in a public market. Consequently, the estimated value of the securities (which is shown on your statement) may not equal the amount(s) that you receive if you attempt to sell your investment. In some cases, accurate valuation information relating to these securities may not be available. For current or estimated price information on the estimated value of the securities, the source of the actual or estimated value of the securities, or the method by which the value was determined or estimated, please contact your Financial Advisor.

FINRA BrokerCheck Hotline - FINRA has made available to investors a pamphlet describing FINRA BrokerCheck for your information. To obtain a copy of the brochure, please contact FINRA at 800-289-9999 or visit their website at www.finra.org.

Same Day Cash Sweep Redemptions - If your transaction has the description "Same Day", the transaction you requested required same day payment - RBC retained the last day's dividend to offset the cost of advancing a same day payment on your behalf. For more information see the "Cash Sweep Program Overview" on our public website at rbcwm.com/disclosures, as well as RBC Insured Deposits program banks www.rbcwm.com/rbc-insured-deposits-program-banks.



Wealth Management

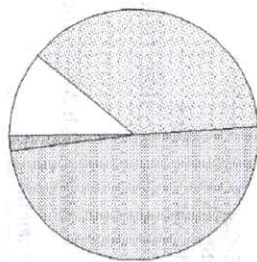
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CASH MANAGEMENT ACCOUNT STATEMENT WITH PORTFOLIO FOCUS JUNE 1, 2025 - JUNE 30, 2025

Account number:
327-64304
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ASSET ALLOCATION SUMMARY



	CURRENT VALUE	PERCENT
☐ Cash & Cash Alternatives	\$31,944.78	11%
☐ Equity	108,378.69	38%
☐ Fixed Income	138,276.99	49%
☐ Mixed Assets	5,666.60	2%
Current account value	\$284,267.06	100%

Mutual funds are included in the above categories. Funds that invest in more than one category are reported as "Mixed Assets."
The Cash & Cash Alternatives figure is net of debits including any RBC Express Credit (margin) debit, if applicable.

INVESTMENT OBJECTIVE / PROFILE AND RISK TOLERANCE

The investment objective for this account is: Balanced Growth
The risk tolerance for this account is: Low Risk
The advisory risk profile for this account is: Profile 2
Please see "About Your Investment Objective / Profile and Risk Tolerance" on page 2 for further information.

GAIN/LOSS SUMMARY

	THIS PERIOD	THIS YEAR
Total realized gain or loss	-\$36.11	\$159.36
Short-term gain or loss	-1.71	209.00
Long-term gain or loss	-34.40	-49.64
Unrealized gain or loss		AS OF JUNE 30, 2025
		\$7,174.84

The Unrealized Gain/Loss may not reflect your investments' total return. Specifically, the net cost does not include dividend and capital gains distributions which have been reinvested. Please see "About Your Statement" on page 2 for further information.

ACTIVITY SUMMARY

Total account value last statement	Cash activity	\$279,144.43
Beginning balance		21,603.23
Money coming into your account		
Return of principal		610.36
Sales proceeds/redemptions		53,938.11
Interest		58.07
Dividends		1,159.08
Total		55,765.62
Money going out of your account		
Funds to purchase securities		-75,649.44
Total		-75,649.44
Ending balance		1,719.41
Net change cash activity		-\$19,883.82
	*Change in security value	
Beginning value of priced securities		257,541.20
Securities purchased		75,649.44
Securities sold/redeemed		-53,938.11
Return of principal		-610.36
Change in value of priced securities		3,905.48
Ending value of priced securities		282,547.65
Net change in securities value		\$25,006.45
Total account value as of June 30, 2025		\$284,267.06

TOWN OF WATERTOWN FIREDISTRICT
LENGTH OF SERVICE AWARD PROG

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ASSET DETAIL

The Estimated Annualized Income ("EAI") for certain securities could include a return of principal or capital gains, in which case EAI depicted on this account statement would be overstated. EAI is only an estimate of income generated by the investment and the actual income may be higher or lower. In the event the investment matures, is sold or called, the full EAI may not be realized.

*The Unrealized Gain/Loss may not reflect your investments' total return. Specifically, the net cost does not include dividend and capital gains distributions which have been reinvested. Additionally, the information that appears in these columns may be based on information provided by you or at your direction. RBC has not verified such data. Please see "About Your Statement" on page 2 for further information.

Your Financial Advisor has elected to display Asset Detail with the following options: asset purchases (tax lots) listed individually, reinvested dividends and capital gains distributions consolidated, and the cost of reinvested dividends and capital gains distributions excluded from totals.

CASH & CASH ALTERNATIVES

RBC INSURED DEPOSITS

Deposits in RBC Insured Deposits, except for amounts classified as "Pending Deposits", are held by Program Banks, not RBC Wealth Management. They are not covered by the Securities Investor Protection Corporation (SIPC). Balances classified as "Pending Deposits" are scheduled to be deposited in the Program Banks on the business day following the statement date, and thus, these deposits are covered by SIPC until such time as they are deposited in the Program Banks. Deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per depositor at each bank subject to certain limitations. This means that your funds in excess of \$250,000 in the same insurable capacity at any single Program Bank are not insured. FDIC insurance coverage amounts are subject to the combined total of all deposits at a specific Program Bank including deposits held by the Program Bank outside of this account. RBC Wealth Management is not an FDIC-insured depository institution, FDIC insurance available in RBC Insured Deposits is subject to certain conditions and FDIC insurance only protects against the failure of a bank. Please refer to the RBC Insured Deposits Terms and Conditions and "RBC Insured Deposits" on our website at www.rbc.com/disclosures for more details, including the Program Terms and Conditions, Program Interest Rates and segments along with the current aggregate FDIC deposit insurance amount available through the Program. A list of Program Banks is available at www.rbc.com/rbc-insured-deposits-program-banks. For questions concerning bank balance, please contact your Financial Advisor.

DESCRIPTION	BANK BALANCE	CURRENT BALANCE	PREVIOUS STATEMENT BALANCE	YTD INCOME
RBC INSURED DEPOSITS NOT SIPC COVERED		\$1,624.26	\$21,603.23	\$4.72
DEPOSITS ARE HELD AT: Citibank NA City National Bank	\$547.52 \$1,076.74			
	Sioux Falls, SD Los Angeles, CA			
TOTAL RBC INSURED DEPOSITS		\$1,624.26		\$4.72
US Cash & Cash Alternatives				
DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	CURRENT MARKET VALUE
CASH				\$95.15

VANGUARD TREASURY MONEY MARKET FUND INVESTOR SHARES	VUSXX	30,225.370	\$1,000.00	\$30,225.37
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TOTAL US Cash & Cash Alternatives

\$30,320.52

TOTAL CASH & CASH ALTERNATIVES

\$30,944.78

CAUTION: REVIEW ALL INFORMATION CAREFULLY BEFORE INVESTING



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**CASH MANAGEMENT
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EQUITY

Alternative and Other Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
J P MORGAN EXCHANGE TRADED FUND TRUST JPMORGAN EQUITY PREMIUM INCOME ETF	JEPI	299.000 191.000 8.000 100.000	\$56.850	\$16,998.15	05/20/24 06/12/24 09/16/24	\$17,312.58 \$10,955.74 \$450.88 \$5,905.96	-\$314.43 -\$97.39 \$3.92 -\$220.96	\$1,397.23
TOTAL Alternative and Other Equity				\$16,998.15		\$17,312.58	-\$314.43	\$1,397.23

Emerging Markets Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
VANGUARD FTSE EMERGING MARKETS ETF FTSE EMERGING INDEX	VWO	70.000	\$49.460	\$3,462.20	06/03/25	\$3,319.79	\$142.41	\$96.95
TOTAL Emerging Markets Equity				\$3,462.20		\$3,319.79	\$142.41	\$96.95

International Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
FLEXSHARES INTERNATIONAL QUALITY DIVIDEND FD	IQDF	332.000 287.000 5.000 40.000	\$27.100	\$8,997.20	05/20/24 06/12/24 12/02/24	\$8,492.04 \$7,374.47 \$126.80 \$990.77	\$505.16 \$403.23 \$8.70 \$93.23	\$569.05
VANGUARD FTSE DEVELOPED MARKETS ETF	VEA	298.000 239.000 2.000 15.000 42.000	\$57.010	\$16,988.98	05/20/24 06/12/24 12/02/24 06/03/25	\$15,446.54 \$12,246.33 \$101.22 \$755.18 \$2,343.81	\$1,542.44 \$1,379.06 \$12.80 \$99.97 \$50.61	\$458.92
TOTAL International Equity				\$25,986.18		\$23,938.58	\$2,047.60	\$1,027.97

US Large Cap Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
FIRST TRUST EXCHANGE TRADED FUND VI FIRST TRUST NASDAQ TECHNOLOGY DIVIDEND INDEX FUND	TDIV	67.000	\$90.170	\$6,041.39	06/03/25	\$5,557.65	\$483.74	\$85.83
FIRST TRUST MORNINGSTAR DIVIDEND LEADERS INDEX FUND	FDL	132.000	\$41.870	\$5,526.84	06/03/25	\$5,541.26	-\$14.42	\$223.61
ISHARES CORE S&P 500 ETF	IVV	43.000	\$620.900	\$26,698.70		\$23,738.55	\$2,960.15	\$342.45

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TOWN OF WATERTOWN FIREDISTRICT
LENGTH OF SERVICE AWARD PROG

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EQUITY
(continued)
US Large Cap Equity
(continued)

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
SELECT SECTOR SPDR TRUST		31.000			05/20/24	\$16,552.72	\$2,695.78	
THE HEALTH CARE SELECT SECTOR		12.000			06/03/25	\$7,186.43	\$264.37	
SPDR FUND	XLV	42.000	\$134.790	\$5,661.18		\$6,352.50	-\$691.32	\$100.55
		21.000			05/20/24	\$3,068.31	\$237.72	
		19.000			09/16/24	\$2,990.03	-\$429.02	
		2.000			12/02/24	\$294.16	-\$24.58	

TOTAL US Large Cap Equity

			\$43,928.11			\$41,189.96	\$2,738.15	\$752.44
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US Mid Cap Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
ISHARES CORE S&P MID CAP ETF	IJH	183.000	\$62.020	\$11,349.66		\$11,039.64	\$310.02	\$157.20
		178.000			05/20/24	\$10,745.84	\$293.72	
		5.000			06/12/24	\$293.80	\$16.30	
SELECT SECTOR SPDR TRUST		40.000	\$81.660	\$3,266.40		\$3,295.60	-\$29.20	\$91.20
THE UTILITIES SELECT SECTOR					06/03/25			
SPDR TRUST	XLU							
TOTAL US Mid Cap Equity				\$14,616.06		\$14,335.24	\$280.82	\$248.40

US Small Cap Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
ISHARES CORE S&P SMALL CAP ETF	IUR	31.000	\$109.290	\$3,387.99		\$3,307.95	\$80.04	\$73.28
					06/03/25			
TOTAL US Small Cap Equity				\$3,387.99		\$3,307.95	\$80.04	\$73.28
TOTAL EQUITY				\$108,378.69		\$103,404.10	\$4,974.59	\$3,596.27

WATERTOWN FIRE DISTRICT
LENGTH OF SERVICE AWARD PROGRAM
CASH MANAGEMENT ACCOUNT STATEMENT
WITH PORTFOLIO FOCUS
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FIXED INCOME

Alternative and Other Fixed Income

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE/ ACCRUED INTEREST	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
VANGUARD TOTAL INTERNATIONAL BOND ETF	BNDX	141.000 68.000 38.000 35.000	\$49.510	\$6,980.91	06/24/24 12/02/24 06/03/25	\$6,968.84 \$3,323.84 \$1,920.90 \$1,724.10	\$12.07 \$42.84 -\$39.52 \$8.75	\$300.19
TOTAL Alternative and Other Fixed Income		141.000		\$6,980.91		\$6,968.84	\$12.07	\$300.19

Emerging Markets Fixed Income

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE/ ACCRUED INTEREST	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
VANGUARD EMERGING MARKETS GOVERNMENT BOND ETF	VWOV	109.000	\$65.350	\$7,123.15	06/03/25	\$6,962.49	\$160.66	\$438.40
TOTAL Emerging Markets Fixed Income		109.000		\$7,123.15		\$6,962.49	\$160.66	\$438.40

US Corporate Investment Grade Fixed Income

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE/ ACCRUED INTEREST	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
FIRST TRUST PREFERRED SECURITIES AND INCOME ETF	FPE	158.000	\$17.800	\$2,812.40	06/03/25	\$2,776.78	\$35.62	\$160.69
ISHARES TRUST ISHARES 0-3 MONTH TREASURY BOND ETF	SGOV	55.000	\$100.690	\$5,537.95	06/03/25	\$5,521.44	\$16.51	\$255.53
VANGUARD INTERMEDIATE TERM CORPORATE BOND ETF	VCIT	171.000	\$82.920	\$14,179.32	12/02/24	\$14,004.20	\$175.12	\$634.24
G N A PASS THRU POOL#MA9670M DELAY DAYS 19 FACTOR = .65864375 CURRENT BALANCE = 9,880 MOODY N/R S&P N/R CPN: 6.500% DUE 05/20/2054 DTD: 05/01/2024 BOOK ENTRY ONLY	36179YW75	15,000.000	\$102.790	\$10,155.30 \$51.73	05/16/24	\$10,067.99	\$87.31	\$642.18
Total US Corporate Investment Grade Fixed Income ESTIMATED ACCRUED BOND INTEREST		15,384.000		\$32,684.97 \$51.73		\$32,370.41	\$314.56	\$1,692.64

**CASH MANAGEMENT
ACCOUNT STATEMENT
WITH PORTFOLIO FOCUS**
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FIXED INCOME
(continued)

US Government Fixed Income

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE/ ACCRUED INTEREST	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
ISHARES TRUST ISHARES MBS ETF	MBB	60.000	\$93.890	\$5,633.40	06/03/25	\$5,515.14	\$118.26	\$227.88

SCHWAB STRATEGIC TR INTERMEDIATE-TERM US TREASURY	SCHR	1,012.000 827.000 185.000	\$25.030	\$25,330.36	05/20/24 04/30/25	\$24,678.45 \$20,042.35 \$4,636.10	\$651.91 \$657.46 -\$5.55	\$951.28
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MORGAN STANLEY PRIVATE BK C/D FDIC INS TO LIMITS MOODY N/A S&P N/A	61768E3X9 CPN: 5.050% DUE 05/22/2026 DTD: 05/22/2024 BOOK ENTRY ONLY	20,000.000	\$100.810	\$20,162.00 \$107.92	05/16/24	\$19,960.00	\$202.00	\$1,010.00
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VALLEY NATL BK PASSAIC NJ C/D FDIC INS TO LIMITS MOODY N/A S&P N/A	919853LS8 CPN: 4.750% DUE 05/24/2027 DTD: 05/23/2024 BOOK ENTRY ONLY	20,000.000	\$101.365	\$20,273.00 \$98.90	05/16/24	\$19,940.00	\$333.00	\$950.00
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FEDERAL FARM CREDIT BANK CALLABLE 05/01/26 AT 100.000 MOODY AA1 S&P AA+	3133ERCX7 CPN: 5.170% DUE 05/01/2028 DTD: 05/01/2024 BOOK ENTRY ONLY	20,000.000	\$100.446	\$20,089.20 \$169.46	05/16/24	\$20,011.77	\$77.43	\$1,034.00
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Total US Government Fixed Income ESTIMATED ACCRUED BOND INTEREST		61,072.000		\$91,487.96 \$376.28		\$90,105.36	\$1,382.60	\$4,173.16
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TOTAL FIXED INCOME		76,706.000		\$138,276.99		\$136,407.10	\$1,869.89	\$6,604.39
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MIXED ASSETS

Mixed Assets

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
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INVECO EXCHANGE TRADED FD TR II CEF INCOME COMPOSITE ETF	PCEF	290.000	\$19.540	\$5,666.60	05/20/24	\$5,336.24	\$330.36	\$472.41
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TOTAL MIXED ASSETS				\$5,666.60		\$5,336.24	\$330.36	\$472.41
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TOTAL ASSETS				\$284,267.06				\$10,673.07
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CASH MANAGEMENT ACCOUNT STATEMENT WITH PORTFOLIO FOCUS JUNE 1, 2025 - JUNE 30, 2025

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ACTIVITY DETAIL

Realized gain/loss column includes fees and commissions. It does not include accrued interest.

Purchases, sales and other activity all represent an exchange of cash and/or money market funds for securities and, as such, do not represent deposits to or withdrawals from your account. Account value changes due to commissions, mark ups, mark downs and accrued interest are shown in the "Change in value of priced securities" line of the Account Value Summary.

* Information that appears in these columns may be based on information provided by you or at your direction; RBC has not verified such data. Please see "About Your Statement" on page 2 for further information.

PURCHASES

Regular Purchases

DATE	DESCRIPTION	QUANTITY	PRICE	ACCRUED INTEREST	NET COST/ ACCRUED INTEREST	COMMENTS
06/03/25	FIRST TRUST MORNINGSTAR DIVIDEND LEADERS INDEX FUND SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY PROSPECTUS DELIVERED	132.000	\$41.979		-\$5,541.26	
06/03/25	FIRST TRUST EXCHANGE TRADED FUND VI FIRST TRUST NASDAQ TECHNOLOGY DIVIDEND INDEX FUND SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY	67.000	\$82.950		-\$5,557.65	
06/03/25	FIRST TRUST PREFERRED SECURITIES AND INCOME ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY PROSPECTUS DELIVERED	158.000	\$17.575		-\$2,776.78	
06/03/25	ISHARES CORE S&P SMALL CAP ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY PROSPECTUS DELIVERED IF REQUIRED; CONTACT YOUR FA	31.000	\$106.708		-\$3,307.95	
06/03/25	ISHARES CORE S&P 500 ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY PROSPECTUS DELIVERED IF REQUIRED; CONTACT YOUR FA	12.000	\$598.869		-\$7,186.43	

TOWN OF WATERTOWN FIRE DISTRICT
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CASH MANAGEMENT
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ACTIVITY DETAIL

PURCHASES
(continued)

Regular Purchases:

DATE	DESCRIPTION	QUANTITY	PRICE	ACCURED INTEREST	NET COST/ ACCURED INTEREST	COMMENTS
06/03/25	ISHARES TRUST ISHARES MBS ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY PROSPECTUS DELIVERED	60,000	\$91.919		-\$5,515.14	
06/03/25	ISHARES TRUST ISHARES 0 3 MONTH TREASURY BOND ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY	55,000	\$100.390		-\$5,521.44	
06/03/25	SELECT SECTOR SPDR TRUST THE UTILITIES SELECT SECTOR SPDR TRUST SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY	40,000	\$82.390		-\$3,295.60	
06/03/25	VANGUARD FTSE EMERGING MARKETS ETF FTSE EMERGING INDEX SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY PROSPECTUS DELIVERED	70,000	\$47.426		-\$3,319.79	
06/03/25	VANGUARD FTSE DEVELOPED MARKETS ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY PROSPECTUS DELIVERED	42,000	\$55.805		-\$2,343.81	
06/03/25	VANGUARD EMERGING MARKETS GOVERNMENT BOND ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY PROSPECTUS DELIVERED	109,000	\$63.876		-\$6,962.49	

WATERTOWN FIRE DISTRICT
CASH MANAGEMENT
ACCOUNT STATEMENT
WITH PORTFOLIO FOCUS
JUNE 1, 2025 - JUNE 30, 2025



Wealth Management

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CASH MANAGEMENT ACCOUNT STATEMENT WITH PORTFOLIO FOCUS JUNE 1, 2025 - JUNE 30, 2025

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ACTIVITY DETAIL

PURCHASES (continued)

Regular Purchases

DATE	DESCRIPTION	QUANTITY	PRICE	ACCURED INTEREST	NET COST/ ACCURED INTEREST	COMMENTS
06/03/25	VANGUARD TOTAL INTERNATIONAL BOND ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY PROSPECTUS DELIVERED	35.000	\$49.260		-\$1,724.10	

06/03/25	VANGUARD TREASURY MONEY MARKET FUND INVESTOR SHARES DISCRETION IS EXERCISED SOLICITED PROSPECTUS DELIVERED IF REQUIRED: CONTACT YOUR FA	22,597.000	\$1.000		-\$22,597.00	
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Total regular purchases

-\$75,649.44

TOTAL PURCHASES

-\$75,649.44

SALES

DATE	DESCRIPTION	QUANTITY	PRICE	NET PROCEEDS/ ACCURED INTEREST	NET COST*	REALIZED GAIN/LOSS*	COMMENTS
06/03/25	FLEXSHARES INTERNATIONAL QUALITY DIVIDEND FD SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY	-196.000	\$26.640	\$5,221.44	\$5,036.22	\$185.22	

06/03/25	ISHARES CORE S&P MID CAP ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY	-25.000	\$60.700	\$1,517.50	\$1,509.25	\$8.25	
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06/03/25	ISHARES TRUST ISHARES J P MORGAN USD EMERGING MARKETS BOND ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY	-57.000	\$90.330	\$5,148.83	\$5,147.04	\$1.79	
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CASH MANAGEMENT
ACCOUNT STATEMENT
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JUNE 1, 2025 - JUNE 30, 2025

ACTIVITY DETAIL

SALES
(continued)

DATE	DESCRIPTION	QUANTITY	PRICE	NET PROCEEDS/ ACCRUED INTEREST	NET COST*	REALIZED GAIN/LOSS*	COMMENTS
06/03/25	INVESCO EXCHANGE TRADED FD TR II CEF INCOME COMPOSITE ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY	-381.000	\$19.050	\$7,258.10	\$7,010.72	\$247.38	
06/03/25	J.P. MORGAN EXCHANGE TRADED FUND TRUST JPMORGAN EQUITY PREMIUM INCOME ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY	-233.000	\$55.662	\$12,969.33	\$13,364.86	-\$395.53	
06/03/25	SELECT SECTOR SPDR TRUST THE HEALTH CARE SELECT SECTOR SPDR FUND SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY	-29.000	\$132.741	\$3,849.48	\$4,237.19	-\$387.71	
06/03/25	SCHWAB STRATEGIC TR INTERMEDIATE-TERM US TREASURY SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY	-133.000	\$24.640	\$3,277.12	\$3,223.26	\$53.86	
06/03/25	VANGUARD INTERMEDIATE TERM CORPORATE BOND ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY	-181.000	\$81.195	\$14,696.31	\$14,434.04	\$262.27	
TOTAL SALES				\$53,938.11		-\$24.47	

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JUN 11 2025
CASH MANAGEMENT
ACCOUNT STATEMENT

RECEIVED
JUN 11 2025
CASH MANAGEMENT
ACCOUNT STATEMENT



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CASH MANAGEMENT ACCOUNT STATEMENT WITH PORTFOLIO FOCUS JUNE 1, 2025 - JUNE 30, 2025

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ACTIVITY DETAIL

RETURN OF PRINCIPAL

DATE	DESCRIPTION	NET PROCEEDS	NET COST*	REALIZED GAIN/LOSS*	COMMENTS
06/20/25	G N M A PASS THRU POOL#MA9670M 6.500 DUE 05/20/54 PRINCIPAL ON 15000 BND AT 4.06904800 PRINCIPAL	\$610.36	\$622.00	-\$11.64	PRINCIPAL

TAXABLE INCOME

Interest

DATE	DESCRIPTION	SYMBOL/CUSIP	AMOUNT	COMMENTS
06/04/25	RBC INSURED DEPOSITS APYE#: 00.25 % # APYE = Annual Percentage Yield Earned	2015912	\$1.18	
06/20/25	G N M A PASS THRU POOL#MA9670M INTEREST ON 15000 BND INTEREST	36179YW75	\$56.82	
06/26/25	RBC INSURED DEPOSITS APYE#: 00.22 % # APYE = Annual Percentage Yield Earned	2015912	\$0.07	
Total interest			\$58.07	

Dividends

DATE	DESCRIPTION	SYMBOL/CUSIP	AMOUNT	COMMENTS
06/02/25	VANGUARD TREASURY MONEY MARKET RECORD 05/31/25 PAY 06/02/25 DIVIDEND	VUSXX	\$27.41	
06/04/25	J P MORGAN EXCHANGE TRADED PREMIUM INCOME ETF RECORD 06/02/25 PAY 06/04/25 DIVIDEND	JPEI	\$287.29	
06/04/25	VANGUARD INTERMEDIATE TERM CASH DIV ON 352 SHS DIVIDEND	VCIT	\$115.46	
06/04/25	VANGUARD TOTAL INTERNATIONAL CASH DIV ON 106 SHS DIVIDEND	BNDX	\$11.31	

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TAXABLE INCOME

(continued)

Dividends

DATE	DESCRIPTION	SYMBOL/CUSIP	AMOUNT	COMMENTS
06/05/25	ISHARES TRUST EMERGING MARKETS BOND ETF REC 06/02/25 PAY 06/05/25	EMB	\$23.11	
06/06/25	SCHWAB STRATEGIC TR CASH DIV ON 1145 SHS DIVIDEND	SCHR	\$97.33	INTERMEDIATE-TERM US TREASURY REC 06/02/25 PAY 06/06/25
06/20/25	ISHARES CORE S&P SMALL CAP ETF REC 06/16/25 PAY 06/20/25	IJR	\$12.04	
06/20/25	ISHARES CORE S&P MID CAP ETF REC 06/16/25 PAY 06/20/25	IJJ	\$34.72	
06/20/25	ISHARES CORE S&P 500 ETF REC 06/16/25 PAY 06/20/25	IIV	\$80.28	
06/24/25	VANGUARD FTSE EMERGING MARKETS CASH DIV ON 70 SHS DIVIDEND	IWO	\$9.70	0's
06/24/25	VANGUARD FTSE DEVELOPED CASH DIV ON 298 SHS DIVIDEND	VEA	\$131.33	
06/25/25	SELECT SECTOR SPDR TRUST SPDR TRUST REC 06/23/25 PAY 06/25/25	XLU	\$22.30	
06/25/25	SELECT SECTOR SPDR TRUST SPDR FUND REC 06/23/25 PAY 06/25/25	XLV	\$26.48	
06/26/25	FLEXSHARES FD REC 06/20/25 PAY 06/26/25	IQDF	\$147.24	
06/27/25	INVESTCO EXCHANGE TRADED FD TR CASH DIV ON 290 SHS DIVIDEND	PCEF	\$37.93	
06/30/25	FIRST TRUST MORNINGSTAR CASH DIV ON 132 SHS DIVIDEND	FDL	\$60.51	
06/30/25	FIRST TRUST EXCHANGE TRADED TECHNOLOGY DIVIDEND INDEX FUND REC 06/26/25 PAY 06/30/25	FTEC	\$21.38	

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Dividends

06/30/25 FIRST TRUST PREFERRED SECURITIES AND INCOME ETF
CASH DIV ON 158 SHS
DIVIDEND
REC 06/26/25 PAY 06/30/25

TOTAL TAXABLE INCOME

As you requested, we are providing a summary of transaction confirmations rather than printing and mailing transaction confirmations separately. If you would like to receive separate transaction confirmations, please contact your Financial Advisor.

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Go paperless! Get this statement and other account documents online. Learn more on page two.

MONTHLY TRANSACTION CONFIRMATION SUMMARY (continued)

As you requested, we are providing a summary of transaction confirmations, rather than printing and mailing transaction confirmations separately. If you would like to receive separate transaction confirmations, please contact your Financial Advisor.

DATE	DESCRIPTION	ACTION	ACCOUNT TYPE	SYMBOL	QUANTITY	PRICE	MARK UP/DOWN PER SHARE	SALES CHARGE RATE	GROSS AMOUNT	ACCRUED INTEREST	COMMISSION	NON RESIDENT PARTNERSHIP	WITHHOLDING	NET AMOUNT
Transaction 06/03/25	Processing 06/03/25	SOLD	CASH						196,000					\$5,221.44
Settlement 06/04/25									\$26,640					\$0.00
									\$0.00					\$0.00
														\$0.00
														\$5,221.44
Transaction 06/03/25	Processing 06/03/25	SOLD	CASH						381,000					\$7,258.10
Settlement 06/04/25									\$19,050					\$0.00
									\$0.00					\$0.00
														\$0.00
														\$7,258.10
Transaction 06/03/25	Processing 06/03/25	BOUGHT	CASH						12,000					\$7,186.43
Settlement 06/04/25									\$598,869					\$0.00
									\$0.00					\$0.00
														\$0.00
														\$7,186.43
Transaction 06/03/25	Processing 06/03/25	SOLD	CASH						25,000					\$1,517.50
Settlement 06/04/25									\$60,700					\$0.00
									\$0.00					\$0.00
														\$0.00
														\$1,517.50
Transaction 06/03/25	Processing 06/03/25	BOUGHT	CASH						31,000					\$3,307.95
Settlement 06/04/25									\$106,708					\$0.00
									\$0.00					\$0.00
														\$0.00
														\$3,307.95

WATERTOWN FIRE DISTRICT
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MONTHLY TRANSACTION CONFIRMATION SUMMARY (continued)

As you requested, we are providing a summary of transaction confirmations rather than printing and mailing transaction confirmations separately. If you would like to receive separate transaction confirmations, please contact your Financial Advisor.

DATE	DESCRIPTION	Quantity	Price	Mark up/down per share	Sales charge rate	Gross amount	Accrued interest	Commission	Non Resident Partnership	Withholding	Net amount
Transaction Processing Settlement	IShares TRUST IShares J P MORGAN USD EMERGING MARKETS BOND ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY POSSIBLE NON-INVESTMENT GRADE PFD, BOND, PKG PROD (FUND,UIT)	57.000	\$90.330	\$0.00		\$5,148.83	\$0.00	\$0.00			\$5,148.83
Transaction Processing Settlement	IShares TRUST IShares MBS ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY PROSPECTUS DELIVERED IF REQUIRED; CONTACT YOUR FA	60.000	\$91.918	\$0.00		\$5,515.14	\$0.00	\$0.00			\$5,515.14
Transaction Processing Settlement	IShares TRUST IShares 0 3 MONTH TREASURY BOND ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY PROSPECTUS DELIVERED	55.000	\$100.389	\$0.00		\$5,521.44	\$0.00	\$0.00			\$5,521.44
Transaction Processing Settlement	J P MORGAN EXCHANGE TRADED FUND TRUST JPMORGAN EQUITY PREMIUM INCOME ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY	233.000	\$55.662	\$0.00		\$12,969.33	\$0.00	\$0.00			\$12,969.33
Transaction Processing Settlement	Schwab STRATEGIC TR INTERMEDIATE-TERM US TREASURY SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY	133.000	\$24.640	\$0.00		\$3,277.12	\$0.00	\$0.00			\$3,277.12

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MONTHLY TRANSACTION CONFIRMATION SUMMARY (continued)

As you requested, we are providing a summary of transaction confirmations rather than printing and mailing transaction confirmations separately. If you would like to receive separate transaction confirmations, please contact your Financial Advisor.

DATE	DESCRIPTION	Quantity	Price	Gross amount	Accrued interest	Commission	Withholding	Net amount
Transaction Processing Settlement	06/03/25 06/03/25 06/04/25	29,000 \$132,740 \$0.00	Mark up/down per share Sales charge rate	\$3,849.48 \$0.00 \$0.00				
	SELECT SECTOR SPDR TRUST THE HEALTH CARE SELECT SECTOR SPDR FUND SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY							
Transaction Processing Settlement	06/03/25 06/03/25 06/04/25	40,000 \$82,389 \$0.00	Mark up/down per share Sales charge rate	\$3,295.60 \$0.00 \$0.00				
	SELECT SECTOR SPDR TRUST THE UTILITIES SELECT SECTOR SPDR TRUST SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY PROSPECTUS DELIVERED							
Transaction Processing Settlement	06/03/25 06/03/25 06/04/25	22597.000 \$1,000 \$0.00	Mark up/down per share Sales charge rate	\$22,597.00 \$0.00 \$0.00				
	VANGUARD TREASURY MONEY MARKET FUND INVESTOR SHARES DISCRETION IS EXERCISED SOLICITED PROSPECTUS DELIVERED IF REQUIRED; CONTACT YOUR FA FOR MORE INFORMATION							
Transaction Processing Settlement	06/03/25 06/03/25 06/04/25	42,000 \$55,805 \$0.00	Mark up/down per share Sales charge rate	\$2,343.81 \$0.00 \$0.00				
	VANGUARD FTSE DEVELOPED MARKETS ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY PROSPECTUS DELIVERED IF REQUIRED; CONTACT YOUR FA							
Transaction Processing Settlement	06/03/25 06/03/25 06/04/25	109,000 \$63,876 \$0.00	Mark up/down per share Sales charge rate	\$6,962.49 \$0.00 \$0.00				
	VANGUARD EMERGING MARKETS GOVERNMENT BOND ETF SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY PROSPECTUS DELIVERED IF REQUIRED; CONTACT YOUR FA							



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MONTHLY TRANSACTION CONFIRMATION SUMMARY (continued)

As you requested, we are providing a summary of transaction confirmations rather than printing and mailing transaction confirmations separately. If you would like to receive separate transaction confirmations, please contact your Financial Advisor.

DATE	DESCRIPTION	Transaction	Action BOUGHT	Account type	Transaction type	Symbol	CUSIP	Mark up/down per share	Quantity	Price	Gross amount	Accrued interest	Commission	Non Resident Partnership	Withholding	Net amount
06/03/25	VANGUARD TOTAL INTERNATIONAL BOND ETF	Processing	CASH	61	BNDX	922031407			35,000	\$49.259	\$1,724.10	\$0.00	\$0.00			\$1,724.10
06/04/25	SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY PROSPECTUS DELIVERED IF REQUIRED; CONTACT YOUR FA	Settlement						Sales charge rate								
06/03/25	VANGUARD FTSE EMERGING MARKETS ETF FTSE EMERGING INDEX	Processing	CASH	61					70,000	\$47.425	\$3,319.79	\$0.00	\$0.00			\$3,319.79
06/04/25	SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY PROSPECTUS DELIVERED IF REQUIRED; CONTACT YOUR FA	Settlement						Sales charge rate								
06/03/25	VANGUARD INTERMEDIATE TERM CORPORATE BOND ETF	Processing	CASH	61	VCIT	92206C870			181,000	\$81.195	\$14,696.31	\$0.00	\$0.00			\$14,696.31
06/04/25	SOLICITED DISCRETION IS EXERCISED WE MAKE A MKT IN THIS SECURITY	Settlement						Sales charge rate								

CASH MANAGEMENT ACCOUNT STATEMENT WITH PORTFOLIO FOCUS JUNE 1, 2025 - JUNE 30, 2025

Conditions

- RBC Wealth Management, a division of RBC Capital Markets, LLC (RBC), Member NYSE/FINRA/SIPC, is an indirect wholly owned subsidiary of Royal Bank of Canada.
- This transaction is subject to the rules, regulations, practices and customs of the exchange and its clearinghouse, if any, where the transaction was executed, or of the Financial Industry Regulatory Authority if not executed on an exchange. This transaction may have incurred other fees which may include handling fees or transaction fees paid to an exchange. A complete breakdown of fees associated with this transaction will be furnished upon your written request.
- We will also provide upon written request for any order in an equity security or option, the date and time when this transaction took place and the name of the other party to the transaction for the six months preceding your request.
- Any order for your account(s) may be aggregated with orders for the account(s) of other clients and executed as one order. As a result, you may receive a price or average price that is different than the price or average price that you would have received had your order not been aggregated. In addition, aggregation of your order with orders of other clients may result in your order being only partially completed.
- RBC has established electronic connectivity with broker-dealers and/or other market centers (collectively, "market centers") for the purpose of routing orders in equity securities and options for executions. The source and nature of the compensation received in connection with the transaction described on this confirmation will be provided upon your written request. For information with respect to RBC's handling of customer orders, see "SEC Order Handling Disclosures" at rbcm.com/disclosures. Should you desire a written copy of this information, you may contact your RBC Financial Advisor.
- Master-limited partnerships (MLPs) have unique risks and may create complex tax liabilities, particularly for retirement accounts, and we strongly recommend you consult your tax advisor. If this purchase is an MLP in a retirement account, please consult your account or plan agreements regarding WMUS's tax reporting obligations should the MLP generate "unrelated business taxable income" (UBTI).
- If this transaction involves when-issued securities, payment therefor and delivery thereof shall be made in accordance with the terms of a subsequent confirmation to be delivered on the date the securities are issued.
- Complete information about call features will be provided upon request. In the case of debt securities, call features may exist which could affect yield. The actual yield of an asset-backed security (securities which represent an interest in or are secured by a pool or receivables or other financial assets that are subject to continuous payment) may vary according to the rate at which the underlying assets are prepaid. Additional information concerning the factors that affect yield will be provided upon written request.
- If this is an averaged price transaction, details regarding the actual prices are available upon request.
- Payment for securities purchased and delivery of securities sold are due promptly on the settlement date. Until payment is made by you, securities purchased by you or held by us for your account are or may be hypothecated and commingled with securities carried for other clients. If payment or delivery is not made by the settlement date, we reserve the right without further notice to charge interest on the amount due shown on the face hereof, at our current rate on client general accounts, or to sell securities purchased and hold you liable for any loss thereby incurred, or to cancel this transaction.
- This confirmation shall be deemed to be correct unless written notice of correction is immediately delivered to us.
- Auction Rate Securities: See "Auction Rate Procedures" on our public website at rbcm.com/disclosures for a written description of our material auction practices and procedures. Please contact your Financial Advisor to request that a copy be provided to you.
- Variable Rate Demand Bonds/Notes/Obligations: See "Variable Rate Demand Obligations" on our public website at rbcm.com/disclosures for a notice regarding the risk considerations relating to the Remarking Agent's role and duties.
- Please contact your Financial Advisor to request that a copy be provided to you.
- This transaction may be subject to the "U.S. Treasury Securities Falls Change Trading Practice" and the "Agency Debt and Agency Mortgage-Backed Securities Falls Change Trading Practice," published by the Treasury Market Practices Group and the Securities Industry and Financial Markets Association and available at: www.sifma.org/resources/general/falls-change-trading-practices/
- For a buy, any mark-up is calculated as the price you paid for the security in this transaction minus the prevailing market price of the security at the time you bought it. For a sell, any mark-down is calculated as the prevailing market price of the security at the time you sold it minus the amount you received in this transaction.

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Transaction Type (first digit defines Market and second digit defines Capacity)

Market

- New York Stock Exchange
- NYSE Alternex/NYSE AMEX Options
- Market/Exchange of execution available upon request
- Mutual Funds
- CBOE Options or Canadian Stock Exchange
- Over the Counter
- Syndicate
- Foreign Stock Exchanges
- NASDAQ/NASDAQ Options Market
- Chicago Stock Exchange
- National Stock Exchange
- NASDAQ OMX BX/Boston Options Exchange
- International Securities Exchange
- ARCA/Pacific Stock Exchange
- NASDAQ OMX PHLX Stock Exchange
- Other Exchange

Capacity in which we are acting

- As agent
- We have acted as agent for both buyer and seller; source and amount of our commissions or other remunerations in this trade will be provided on written request.
- We, as principal, have sold to you or bought from you and may have received a profit from the transaction.
- Special: No commission is being charged to you. We are being paid a commission by the other party to this transaction. Details available on written request.
- As specialist, we are a specialist in this security and we are acting for our own account in this transaction.

Credit Ratings - by Moody's/Standard & Poor's (Ratings are either short-term or long-term, depending on the duration of the note)

Not Rated

NR Not being rated by the rating agencies does not necessarily reflect credit-worthiness

Withdrawn Rating

WR Formerly rated but withdrawn for either business or credit concerns.

Issue Rating

The optimal rating available on a note, including all insurance and enhancement programs.

Underlying Rating

The rating on the note solely based on the issuer's payment ability exclusive of insurance and enhancement programs.

Investment Grade

Aaa/AAA

Aaa3 to Aaa1/AAA- to AA+

AA3 to A1/A- to A+

Baa3 to Baa1/BBB- to BBB+

Non-Investment Grade

Ba3 to Ba1/BB- to BB+

Ba to B3/B- to B+

C to Caa1/O to CCC+

Either high risk of default or currently in default.

For additional information regarding the risks associated with "Below Investment Grade" bonds see the "High Yield Securities Disclosure" on our public website at rbcm.com/disclosures.

- Issue secured by escrowed funds held in trust which are reinvested in direct, non-callable U.S. Government obligations or non-callable obligations unconditionally guaranteed by the U.S. Government or Resolution Funding Corporation.



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CASH SWEEP PROGRAM DETAIL

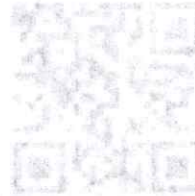
* Transaction details are only provided for cash sweep programs that sweep funds into bank deposit accounts. Please refer to the Asset Detail section of this statement for more information.

RBC INSURED DEPOSITS
NOT SIPC COVERED

DATE	DESCRIPTION	AMOUNT
06/01/25	BALANCE FORWARD	\$21,603.23
06/04/25	WITHDRAWAL	-21,630.64
06/06/25	DEPOSIT	23.11
06/23/25	DEPOSIT	794.22
06/26/25	INTEREST REINVEST	0.07
06/27/25	DEPOSIT	147.24
06/30/25	ENDING BALANCE	\$1,624.26

INCOME FROM JUNE 1, 2025 - JUNE 30, 2025: \$1.25

DATE	DESCRIPTION	AMOUNT
06/03/25	DEPOSIT	27.41
06/05/25	DEPOSIT	334.55
06/09/25	DEPOSIT	97.33
06/25/25	DEPOSIT	141.03
06/26/25	DEPOSIT	48.78
06/30/25	DEPOSIT	37.93



FOR YOUR CONSIDERATION



000535 01CDFN01 011728 E

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ACCOUNT STATEMENT
CASH MANAGEMENT



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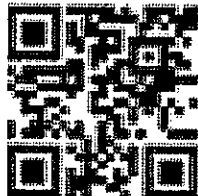
CASH MANAGEMENT ACCOUNT STATEMENT WITH PORTFOLIO FOCUS JUNE 1, 2025 - JUNE 30, 2025

Account number:
327-64304
Page 22 of 22

FOR YOUR CONSIDERATION

Go online, go paperless and go green!
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- Gain valuable market insights and access RBC Wealth Management's industry-leading research.
- Monitor your portfolio, deposit checks, pay bills and transfer funds on-the-go with the mobile app.

DOCUMENT DELIVERY STATUS

Email address: Not enrolled in Paperless

ANNUAL STATEMENTS	PAPER DELIVERY
CONFIRMS	PAPER DELIVERY
PROSPECTUS	PAPER DELIVERY
PROXIES/REORG	PAPER DELIVERY
STATEMENTS	PAPER DELIVERY
TAX DOCUMENTS	PAPER DELIVERY

THE STATE OF NEW YORK
COUNTY OF ALBANY
JULY 1, 2025
JULY 1, 2025

REVIEWED BY: Richard Korney 13 AUG 2025
Commissioner / Date



Wealth Management

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CASH MANAGEMENT
ACCOUNT STATEMENT
WITH PORTFOLIO FOCUS
JULY 1, 2025 - JULY 31, 2025

Account number:
327-64304*
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0000016 02 SP 1.030 02TR 00001 017945M2 000000
TOWN OF WATERTOWN FIREDISTRICT 010AY
LENGTH OF SERVICE AWARD PROG 2FW
22825 COUNTY ROUTE 67
WATERTOWN NY 13601-9362



Government Account

Your Financial Advisor

David Rogers/Nikki Haskins
RBC Wealth Management
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E-mail: dave.rogers@rbc.com
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brittney.fields-morrison@rbc.com
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Web: www.rbcwm.com

Branch Director: Brittney Fields-Morrison
Telephone: (518) 432-5175

Complex Director

Frank Albano
5786 Widewaters Pkwy 2nd Floor
Syracuse NY 13214
Telephone: (315) 423-1418

Non-deposit investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

S 000016 017945M2

ACCOUNT VALUE SUMMARY

	THIS PERIOD	THIS YEAR
Beginning account value	\$284,267.06	\$329,237.50
Return of principal	342.47	4,918.02
Withdrawals	-1,201.56	-61,658.32
Taxable income	541.14	8,844.45
*Change in asset value	-91.33	2,516.13
Ending account value	\$283,857.78	\$283,857.78

TOTAL PORTFOLIO VALUE

Ending account value	\$283,857.78
Estimated accrued interest	683.45
Total portfolio value	\$284,541.23
Estimated annualized income	\$10,685.23

*Please refer to the "Change in security value" summary on page 3 for further detail. This amount includes the decrease in security value related to the principal paid into your account on certain fixed income securities and does not necessarily indicate gains and losses in your account. Additional information about your statement is available on page 2.

YOUR MESSAGE BOARD

We are committed to helping you meet your financial goals within your advisory account(s). To ensure we can effectively manage your account(s), we rely on the accuracy and completeness of information provided by you regarding your investment objective, financial circumstances, time horizon, risk parameters, investment restrictions, and other information relating to your advisory accounts. Accordingly, to ensure your advisory program, investment strategy, and services remain suitable and appropriate, you are responsible for notifying your financial advisor if you believe any of the information you have provided is, or becomes, inaccurate or incomplete.

Whether you want to build, preserve, enjoy, or share your hard-earned wealth, we're here to help. For questions about your account, please contact your financial advisor, who will be happy to assist you.

TOWN OF WATERTOWN FIREDISTRICT LENGTH OF SERVICE AWARD PROG

Account number:
327-64304
Page 2 of 12

GO PAPERLESS - Certain client documents are available for electronic delivery by accessing your account online at www.tbwm.com. Upon signing up for this service, you will choose which documents you do not want to receive in the mail. You will then be notified by email when they are available for viewing and printing via the Internet. You may change your paperless elections at any time by going to the **Suppress Mailings** link on the website.

ABOUT YOUR ACCOUNT - Securities in your account are protected up to \$500,000 (cash up to \$250,000) by the Securities Investor Protection Corporation (SIPC). RBC Capital Markets, LLC (RBC) has purchased an additional policy covering up to \$99.5 million per SIPC qualified account, subject to a total maximum aggregate for RBC of \$400 million. This protection applies to the physical loss or destruction of your securities; it does not apply to any decline in the market value of your securities. Other investments shown on your statement but not held at RBC may not be protected by the SIPC or private insurance policies purchased by RBC. Certain investments and transactions are ineligible under SIPC such as commodity futures contracts and currency, as well as investment contracts (such as limited partnerships), fixed annuity contracts that are not registered with the U.S. Securities and Exchange Commission under the Securities Act of 1933 and foreign currency transactions. For more details, please talk to your Financial Advisor, contact SIPC for a brochure by calling 202-371-8300 or visit www.sipc.org.

All securities that we hold for you that are not registered in your name ("street name" securities) are commingled with identical securities being held for other clients. Securities with call features may be called in whole or in part. Please see the "Partial Redemption of Callable Securities Disclosure" published under "Partial Redemption of Callable Securities" on our public website at www.tbwm.com/disclosures for information that describes the partial redemption procedures established at RBC and the firm's lottery procedures for callable securities. A printed copy of these procedures may be requested from your Financial Advisor.

To report a lost or stolen VISA Platinum® card, call 800-933-9946 or 877-486-3696. Questions regarding check activity, money funds balances and VISA Platinum® card activity should be directed to Client Account Services at 800-933-9946. A financial statement of this organization is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request. A "Statement of Financial Condition" for RBC is available on our public website at www.tbwm.com/disclosures.

If you have an option account, each of the transaction confirmations that we sent you itemizes the commissions that you have paid. Upon request, we will also furnish to you a statement of the total option commissions paid by you for this calendar year.

ABOUT YOUR INVESTMENT OBJECTIVE / PROFILE AND RISK TOLERANCE - The Investment Objective and Risk Tolerance, where applicable, on page 3 of this statement are specific to this account and should reflect your investment goals and the level of overall risk you are willing to assume in seeking returns for this account. For more information see "Investment Guidelines Overview" on our public website at www.tbwm.com/disclosures.

The Advisory Risk Profile, also noted on page 3, if applicable, is applied broadly across specified advisory accounts held at RBC and should reflect the basis for the recommendation of an appropriate investment strategy designed to meet your objectives and financial needs as identified in your Risk Profile questionnaire.

Advisory Risk Profile	Profile 1	Profile 2	Profile 3	Profile 4	Profile 5
Lower Risk and Return Potential Shorter Time Horizon	←			→	Higher Risk and Return Potential Longer Time Horizon

Please consult with your Financial Advisor promptly if the information shown below does not accurately reflect your objective or risk tolerance, or if you wish to impose or modify any restrictions on your account.

ABOUT YOUR STATEMENT - Statements are mailed monthly to clients who have transactions during the month that affect money balances and/or security positions. Statements are mailed quarterly to all other clients provided that their account contains a money or security balance. Please review these statements carefully, and keep them for your records. If you note any discrepancies in your money balance, security positions, tax lots chosen for disposition, or unauthorized activity in your account, please report this to the Complex Director immediately via telephone at the phone number or in writing at the address that appear on the front of your statement. In addition, you should reconfirm any oral communications with us in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA).

Your statement is intended to provide only a summary of activity in your account(s) for the statement period. The information provided on the statement includes, among other things, a snapshot of the value of your account(s), a summary of the income you received for the statement and year-to-date periods, contributions to traditional, Roth or other Individual Retirement Account(s), and transactions in mutual funds shares. The presentation of the value of your account(s) value, as well as changes in value, includes all deposits, withdrawals, and other changes in market value. It may also reflect a reduction in value as the result of the return of principal on certain fixed income securities. However, changes in the value of unpriced securities, special products, or accrued interest are not reflected. If you have questions about your individual tax situation, please consult your tax advisor.

Please see the "Cash Management" section on our public website at www.tbwm.com/disclosures. There you will find the RBC Premium Savings Program Terms and Conditions and Program Interest Rates. A list of Program Banks is available at <https://www.innmail.com/network-banks>. RBC is not an FDIC-insured depository institution. FDIC insurance available for program deposits is subject to certain conditions and FDIC insurance only protects against the failure of a bank.

The prices for most securities and certain securities transactions reported on this statement are obtained from independent quotation services whose appraisal(s) are based on closing prices, bid-ask quotations or other factors; however, in some cases, RBC calculates prices for certain securities using information from independent and internal sources. If you hold municipal revenue bonds, please be aware that the price you may receive on their sale may vary significantly from the price shown on your statement. Moreover, certain securities may have unique valuation requirements. Certain securities prices may not be current as of the statement date, and certain adjustments to your holdings may not yet have been included. If you purchase and/or hold securities traded in a market outside of the United States, and/or denominated in a currency other than United States dollars, the price of those securities may be converted into United States dollars for inclusion on your statement. The risks of adverse changes in the value of non-United States currencies relative to the United States dollar are borne by you; RBC does not hedge or otherwise mitigate such risks. While we obtain pricing and currency conversion information from sources that we believe are reliable, RBC cannot guarantee the accuracy of the prices and currency conversion information that appear on your statement. You should always request a current valuation of your securities prior to making an investment decision or placing an order to buy or sell securities. Note that securities that are not actively traded have not been priced and, therefore, are excluded from the total shown in your summary.

RBC's Dividend Reinvestment Program (DRIP) is available to holders of eligible securities. For more information on the program, please refer to the terms and conditions of your agreement with us in the Client Account Agreement and the "Dividend Reinvestment Program Disclosure" which can be found at www.tbwm.com/disclosures. If you have additional questions, please contact your Financial Advisor.

Non-priced Securities - Securities that are not actively traded and for which no independent quotation-service pricing is readily available are excluded from the (i) Market Price, (ii) Market Value and (iii) Account Summary Total sections of your statement. In these instances, the Market Value and Total Account Summary sections of the statement will reflect a \$0.00 value for these securities until such time that they begin active trading and/or have a readily available independent quotation-service price. Accrued interest for non-priced (NP) securities will be reflected on your statement where applicable. Examples of NP securities may include, but are not limited to, auction rate securities, auction rate preferred securities and certain structured products and over-the-counter equity securities.

Your statement also includes a summary of the short- or long-term gain or loss from the sale of selected securities in non-retirement accounts. "Short-term" refers to securities held for one year or less; "long-term" refers to securities held more than one year. RBC provides gain/loss information as a service to its clients; the information may not be accurate for tax reporting or other purposes and may rely on information, such as the original cost basis for a security, which you or another source at your direction provided to RBC. Gain/loss information may also reflect a change in the value of certain fixed income and other securities that return or amortize principal over time.

If you have elected to receive interest on free credit balances maintained in your account, please be advised that under federal securities laws and the rules of FINRA, we are permitted to pay such interest only on balances arising as an incidence of securities trading activities. We may use a free credit balance in our account in the course of our business, subject to limitations of 17CFR Section 240.15c3-3 under the Securities Exchange Act of 1934. You may demand and receive from us during normal business hours the delivery of any free credit balances or fully paid securities in your account, and/or any securities purchased in your loan account upon full payment of any indebtedness to us. Any balance in the RBC Insured Deposits, or shares in a money market fund in your account may be liquidated on your order and the proceeds returned to your account or remitted to you upon the full payment of any indebtedness to us.

If this is an RBC Express Credit™ (margin) account and we maintain a special memorandum account for you, this is a combined statement of both your general account and the special memorandum account maintained for you under Regulation T of the Federal Reserve system. The permanent record of the special memorandum account as required by Regulation T is available for your inspection at your request. RBC reserves the right to limit RBC Express Credit (margin) purchases and short sales and to alter its margin requirements and due dates for house or other margin calls in accordance with the firm's guidelines, market conditions and regulatory requirements.

The prices reported on your RBC statement for securities issued through or by a Direct Participation Program, Real Estate Investment Trust, or private securities, including hedge funds are estimates. RBC does not calculate the prices of these securities, and has not confirmed these prices or verified that they are determined correctly. Instead, RBC relies on independent quotation services or the management, trustee or general partner of the issuer of the securities to provide such prices. The prices may be based on independent appraisals, the book value of the entity's assets, the prices paid or offered for the securities, or another method or basis (or a combination of any of these). These securities are illiquid, and do not trade in a public market. Consequently, the estimated value of the securities (which is shown on your statement) may not equal the amount(s) that you receive if you attempt to sell your investment. In some cases, accurate valuation information relating to these securities may not be available. For current or estimated price information on the estimated value of the securities, the source of the actual or estimated value of the securities, or the method by which the value was determined or estimated, please contact your Financial Advisor.

FINRA BrokerCheck Hotline - FINRA has made available to investors a pamphlet describing FINRA BrokerCheck for your information. To obtain a copy of the brochure, please contact FINRA at 800-289-9999 or visit their website at www.finra.org.

Same Day Cash Sweep Redemptions - If your transaction has the description "Same Day", the transaction you requested required same day payment - RBC retained the last day's dividend to offset the cost of advancing a same day payment on your behalf. For more information see the "Cash Sweep Program Overview" on our public website at www.tbwm.com/disclosures, as well as RBC Insured Deposits program banks www.tbwm.com/rbc-insured-deposits-program-banks.



Wealth
Management

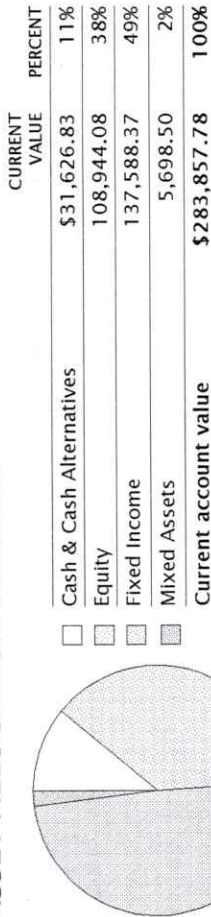
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CASH MANAGEMENT
ACCOUNT STATEMENT
WITH PORTFOLIO FOCUS
JULY 1, 2025 - JULY 31, 2025

Account number:
327-64304
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ASSET ALLOCATION SUMMARY



Mutual funds are included in the above categories. Funds that invest in more than one category are reported as "Mixed Assets."
The Cash & Cash Alternatives figure is net of debits including any RBC Express Credit (margin) debit, if applicable.

INVESTMENT OBJECTIVE / PROFILE AND RISK TOLERANCE

The investment objective for this account is: Balanced Growth
The risk tolerance for this account is: Low Risk
The advisory risk profile for this account is: Profile 2
Please see "About Your Investment Objective / Profile and Risk Tolerance" on page 2 for further information.

GAIN/LOSS SUMMARY

	THIS PERIOD	THIS YEAR
Total realized gain or loss	-\$6.53	\$152.83
Short-term gain or loss	0.00	209.00
Long-term gain or loss	-6.53	-56.17
Unrealized gain or loss		AS OF JULY 31, 2025
		\$7,432.83

The Unrealized Gain/Loss may not reflect your investments' total return. Specifically, the net cost does not include dividend and capital gains distributions which have been reinvested. Please see "About Your Statement" on page 2 for further information.

ACTIVITY SUMMARY

Total account value last statement	Cash activity	\$284,267.06
Beginning balance		1,719.41
Money coming into your account		
Return of principal		342.47
Interest		53.85
Dividends		487.29
Total		883.61
Money going out of your account		
Cash withdrawals		-700.00
Fees		-501.56
Total		-1,201.56
Ending balance		1,401.46
Net change cash activity	*Change in security value	-\$317.95
Beginning value of priced securities		282,547.65
Return of principal		-342.47
Change in value of priced securities		251.14
Ending value of priced securities		282,456.32
Net change in securities value		-\$91.33
Total account value as of July 31, 2025		\$283,857.78

CASH MANAGEMENT
ACCOUNT STATEMENT
WITH PORTFOLIO FOCUS
JULY 1, 2025 - JULY 31, 2025

ASSET DETAIL

The Estimated Annualized Income ("EAI") for certain securities could include a return of principal or capital gains, in which case EAI depicted on this account statement would be overstated. EAI is only an estimate of income generated by the investment and the actual income may be higher or lower. In the event the investment matures, is sold or called, the full EAI may not be realized.

* The Unrealized Gain/Loss may not reflect your investments' total return. Specifically, the net cost does not include dividend and capital gains distributions which have been reinvested. Additionally, the information that appears in these columns may be based on information provided by you or at your direction. RBC has not verified such data. Please see "About Your Statement" on page 2 for further information.

Your Financial Advisor has elected to display Asset Detail with the following options: asset purchases (tax lots) listed individually, reinvested dividends and capital gains distributions consolidated, and the cost of reinvested dividends and capital gains distributions excluded from totals.

CASH & CASH ALTERNATIVES

RBC INSURED DEPOSITS

Deposits in RBC Insured Deposits, except for amounts classified as "Pending Deposits", are held by Program Banks, not RBC Wealth Management. They are not covered by the Securities Investor Protection Corporation (SIPC). Balances classified as "Pending Deposits" are scheduled to be deposited in the Program Banks on the business day following the statement date, and thus, these deposits are covered by SIPC until such time as they are deposited in the Program Banks. Deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per depositor at each bank subject to certain limitations. **This means that your funds in excess of \$250,000 in the same insurable capacity at any single Program Bank are not insured.** FDIC insurance coverage amounts are subject to the combined total of all deposits at a specific Program Bank including deposits held by the Program Bank outside of this account. RBC Wealth Management is not an FDIC-insured depository institution. FDIC insurance available in RBC Insured Deposits is subject to certain conditions and FDIC insurance only protects against the failure of a bank. Please refer to the RBC Insured Deposits Terms and Conditions and "RBC Insured Deposits" on our website at rbcaum.com/disclosures for more details, including the Program Terms and Conditions, Program Interest Rates and segments along with the current aggregate FDIC deposit insurance amount available through the Program. A list of Program Banks is available at www.rbcaum.com/rbc-insured-deposits-program-banks. For questions concerning bank balance, please contact your Financial Advisor.

DESCRIPTION	BANK BALANCE	CURRENT BALANCE	PREVIOUS STATEMENT BALANCE	YTD INCOME
RBC INSURED DEPOSITS		\$1,389.26	\$1,624.26	\$5.06
NOT SIPC COVERED				

DEPOSITS ARE HELD AT:

Citibank NA
City National Bank
Sioux Falls, SD
Los Angeles, CA

TOTAL RBC INSURED DEPOSITS

\$1,389.26

\$5.06

US Cash & Cash Alternatives

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	CURRENT MARKET VALUE	PREVIOUS STATEMENT MARKET VALUE	YTD INCOME
CASH				\$12.20		

VANGUARD TREASURY MONEY MARKET
FUND INVESTOR SHARES

VUSXX

30,225.370

\$1.000

\$30,225.37

TOTAL US Cash & Cash Alternatives

\$30,237.57

TOTAL CASH & CASH ALTERNATIVES

\$31,626.83



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CASH MANAGEMENT
ACCOUNT STATEMENT
WITH PORTFOLIO FOCUS
JULY 1, 2025 - JULY 31, 2025

Account number:
327-64304*
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EQUITY

Alternative and Other Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
J P MORGAN EXCHANGE TRADED FUND TRUST JPMORGAN EQUITY PREMIUM INCOME ETF	JEP1	299,000 191,000 8,000 100,000	\$56.480	\$16,887.52	05/20/24 06/12/24 09/16/24	\$17,312.58 \$10,955.74 \$450.88 \$5,905.96	-\$425.06 -\$168.06 \$0.96 -\$257.96	\$1,417.86
TOTAL Alternative and Other Equity				\$16,887.52		\$17,312.58	-\$425.06	\$1,417.86

Emerging Markets Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
VANGUARD FTSE EMERGING MARKETS ETF FTSE EMERGING INDEX	VWO	70,000	\$49.800	\$3,486.00	06/03/25	\$3,319.79	\$166.21	\$96.95
TOTAL Emerging Markets Equity				\$3,486.00		\$3,319.79	\$166.21	\$96.95

International Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
FLEXSHARES INTERNATIONAL QUALITY DIVIDEND FD	IQDF	332,000 287,000 5,000 40,000	\$27.160	\$9,017.12	05/20/24 06/12/24 12/02/24	\$8,492.04 \$7,374.47 \$126.80 \$990.77	\$525.08 \$420.45 \$9.00 \$95.63	\$569.05
VANGUARD FTSE DEVELOPED MARKETS ETF	VEA	298,000 239,000 2,000 15,000 42,000	\$56.220	\$16,753.56	05/20/24 06/12/24 12/02/24 06/03/25	\$15,446.54 \$12,246.33 \$101.22 \$755.18 \$2,343.81	\$1,307.02 \$1,190.25 \$11.22 \$88.12 \$17.43	\$458.92
TOTAL International Equity				\$25,770.68		\$23,938.58	\$1,832.10	\$1,027.97

US Large Cap Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
FIRST TRUST EXCHANGE TRADED FUND VI FIRST TRUST NASDAQ TECHNOLOGY DIVIDEND INDEX FUND	TDIV	67,000	\$90.490	\$6,062.83	06/03/25	\$5,557.65	\$505.18	\$85.83
FIRST TRUST MORNINGSTAR DIVIDEND LEADERS INDEX FUND	FDL	132,000	\$42.260	\$5,578.32	06/03/25	\$5,541.26	\$37.06	\$223.61
ISHARES CORE S&P 500 ETF	IVV	43,000	\$634.900	\$27,300.70		\$23,738.55	\$3,562.15	\$342.45

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CASH MANAGEMENT
ACCOUNT STATEMENT
WITH PORTFOLIO FOCUS
JULY 1, 2025 - JULY 31, 2025

EQUITY
(continued)

US Large Cap Equity
(continued)

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
		31.000			05/20/24	\$16,552.12	\$3,129.78	
		12.000			06/03/25	\$7,186.43	\$432.37	
SELECT SECTOR SPDR TRUST	XLV	42.000	\$130.430	\$5,478.06		\$6,352.50	-\$874.44	\$100.55
THE HEALTH CARE SELECT SECTOR		21.000			05/20/24	\$3,068.31	-\$329.28	
SPDR FUND		19.000			09/16/24	\$2,990.03	-\$571.86	
		2.000			12/02/24	\$294.16	-\$33.30	
TOTAL US Large Cap Equity				\$44,419.91		\$41,189.96	\$3,229.95	\$752.44

US Mid Cap Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
ISHARES CORE S&P MID CAP ETF	IJH	183.000	\$63.030	\$11,534.49		\$11,039.64	\$494.85	\$157.20
		178.000			05/20/24	\$10,745.84	\$473.50	
		5.000			06/12/24	\$293.80	\$21.35	
SELECT SECTOR SPDR TRUST	XLU	40.000	\$85.670	\$3,426.80	06/03/25	\$3,295.60	\$131.20	\$91.20
THE UTILITIES SELECT SECTOR SPDR TRUST								
TOTAL US Mid Cap Equity				\$14,961.29		\$14,335.24	\$626.05	\$248.40

US Small Cap Equity

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
ISHARES CORE S&P SMALL CAP ETF	IJR	31.000	\$110.280	\$3,418.68	06/03/25	\$3,307.95	\$110.73	\$73.28
TOTAL US Small Cap Equity				\$3,418.68		\$3,307.95	\$110.73	\$73.28

TOTAL EQUITY

\$108,944.08

\$5,539.98

\$3,616.90



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Management

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CASH MANAGEMENT
ACCOUNT STATEMENT
WITH PORTFOLIO FOCUS
JULY 1, 2025 - JULY 31, 2025

Account number:
327-64304*
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FIXED INCOME

Alternative and Other Fixed Income

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE/ ACCRUED INTEREST	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
VANGUARD TOTAL INTERNATIONAL BOND ETF	BNDX	141.000	\$49.350	\$6,958.35	06/24/24	\$6,968.84	-\$10.49	\$301.18
		68.000			12/02/24	\$3,323.84	\$37.96	
		38.000			06/03/25	\$1,920.90	-\$45.60	
		35.000				\$1,724.10	\$3.15	
TOTAL Alternative and Other Fixed Income		141.000		\$6,958.35		\$6,968.84	-\$10.49	\$301.18

Emerging Markets Fixed Income

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE/ ACCRUED INTEREST	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
VANGUARD EMERGING MARKETS GOVERNMENT BOND ETF	VWOB	109.000	\$65.510	\$7,140.59	06/03/25	\$6,962.49	\$178.10	\$443.63
TOTAL Emerging Markets Fixed Income		109.000		\$7,140.59		\$6,962.49	\$178.10	\$443.63

US Corporate Investment Grade Fixed Income

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE/ ACCRUED INTEREST	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
FIRST TRUST PREFERRED SECURITIES AND INCOME ETF	FPE	158.000	\$17.930	\$2,832.94	06/03/25	\$2,776.78	\$56.16	\$162.27
ISHARES TRUST ISHARES 0 3 MONTH TREASURY BOND ETF	SGOV	55.000	\$100.720	\$5,539.60	06/03/25	\$5,521.44	\$18.16	\$250.47
VANGUARD INTERMEDIATE TERM CORPORATE BOND ETF	VCIT	171.000	\$82.680	\$14,138.28	12/02/24	\$14,004.20	\$134.08	\$641.08
G N M A PASS THRU POOL#MA9670M DELAY DAYS 19	36179YW75	15,000.000	\$102.799	\$9,804.13	05/16/24	\$9,718.99	\$85.14	\$619.92
FACTOR = .63581223				\$51.66				
CURRENT BALANCE = 9.537								
MOODY N/R S&P N/R								
TOTAL US Corporate Investment Grade Fixed Income ESTIMATED ACCRUED BOND INTEREST		15,384.000		\$32,314.95		\$32,021.41	\$293.54	\$1,673.74
				\$51.66				

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FIXED INCOME
(continued)

US Government Fixed Income

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE/ ACCRUED INTEREST	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
ISHARES TRUST								
ISHARES MBS ETF	MBB	60.000	\$93.070	\$5,584.20	06/03/25	\$5,515.14	\$69.06	\$229.50

SCHWAB STRATEGIC TR								
INTERMEDIATE-TERM US TREASURY	SCIR	1,012.000	\$24.840	\$25,138.08		\$24,678.45	\$459.63	\$957.35
		827.000			05/20/24	\$20,042.35	\$500.33	
		185.000			04/30/25	\$4,636.10	-\$40.70	

MORGAN STANLEY PRIVATE BK								
C/D FDIC INS TO LIMITS	61768EX9	20,000.000	\$100.554	\$20,110.80	05/16/24	\$19,960.00	\$150.80	\$1,010.00
MOODY N/A S&P N/A				\$193.70				
	CPN: 5.050%							
	DUE 05/22/2026							
	DTD: 05/22/2024							
	BOOK ENTRY ONLY							

VALLEY NATL BK PASSAIC NJ								
C/D FDIC INS TO LIMITS	91983LS8	20,000.000	\$101.266	\$20,253.20	05/16/24	\$19,940.00	\$313.20	\$950.00
MOODY N/A S&P N/A				\$179.59				
	CPN: 4.750%							
	DUE 05/24/2027							
	DTD: 05/23/2024							
	BOOK ENTRY ONLY							

FEDERAL FARM CREDIT BANK								
CALLABLE 05/01/26 AT 100.000	3133ERCX7	20,000.000	\$100.441	\$20,088.20	05/16/24	\$20,011.45	\$76.75	\$1,034.00
MOODY AA1 S&P AA+				\$258.50				
	CPN: 5.170%							
	DUE 05/01/2028							
	DTD: 05/01/2024							
	BOOK ENTRY ONLY							

Total US Government Fixed Income		61,072.000		\$91,174.48		\$90,105.04	\$1,069.44	\$4,180.85
ESTIMATED ACCRUED BOND INTEREST				\$631.79				

TOTAL FIXED INCOME		76,706.000		\$137,588.37		\$136,057.78	\$1,530.59	\$6,599.40
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MIXED ASSETS

Mixed Assets								
DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	PURCHASE DATE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
INVECO EXCHANGE TRADED FD TR								
II CEF INCOME COMPOSITE ETF	PCEF	290.000	\$19.650	\$5,698.50	05/20/24	\$5,336.24	\$362.26	\$468.93
TOTAL MIXED ASSETS				\$5,698.50		\$5,336.24	\$362.26	\$468.93

TOTAL ASSETS				\$283,857.78				\$10,685.23 ⁶
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ACTIVITY DETAIL

Realized gain/loss column includes fees and commissions. It does not include accrued interest.

Purchases, sales and other activity all represent an exchange of cash and/or money market funds for securities and, as such, do not represent deposits to or withdrawals from your account. Account value changes due to commissions, mark ups, mark downs and accrued interest are shown in the "Change in value of priced securities" line of the Account Value Summary.

* Information that appears in these columns may be based on information provided by you or at your direction. RBC has not verified such data. Please see "About Your Statement" on page 2 for further information.

RETURN OF PRINCIPAL

DATE	DESCRIPTION	NET PROCEEDS	NET COST*	REALIZED GAIN/LOSS*	COMMENTS
07/21/25	G N M A PASS THRU POOL#MA9670M 6.500 DUE 05/20/54 PRINCIPAL ON 15000 BND AT 2.28315200 PRINCIPAL	\$342.47	\$349.00	-\$6.53	PRINCIPAL

WITHDRAWALS

Cash withdrawals

DATE	DESCRIPTION	AMOUNT	COMMENTS
07/17/25	CK # BW12119684 PAYEE CHECK REQUEST	-\$700.00	

Fees

DATE	DESCRIPTION	AMOUNT	COMMENTS
07/16/25	ADVISORY ACCT PROGRAM FEE FOR ACCOUNT 327 64304	-\$501.56	
	TOTAL WITHDRAWALS	-\$1,201.56	

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ACTIVITY DETAIL

TAXABLE INCOME

Interest

DATE	DESCRIPTION	SYMBOL/CUSIP	AMOUNT	COMMENTS
07/21/25	G N M A PASS THRU POOL#MA9670M INTEREST ON 15000 BND INTEREST	36179YW75	\$53.51	DUE 05/20/2054 6.500 AT 0.005 JUNE 25
07/28/25	RBC INSURED DEPOSITS APYE#: 00.25 % #APYE = Annual Percentage Yield Earned	2015912	\$0.34	MONTHLY INTEREST 06/26-07/27 INTEREST
Total interest			\$53.85	

Dividends

DATE	DESCRIPTION	SYMBOL/CUSIP	AMOUNT	COMMENTS
07/01/25	VANGUARD TREASURY MONEY MARKET RECORD 06/30/25 PAY 07/01/25	FUND INVESTOR SHARES DIVIDEND		
07/03/25	J P MORGAN EXCHANGE TRADED PREMIUM INCOME ETF REC 07/01/25 PAY 07/03/25	VUSXX	\$96.84	FUND TRUST JPMORGAN EQUITY CASH DIV ON 299 SHS DIVIDEND
07/03/25	VANGUARD INTERMEDIATE TERM CASH DIV ON 171 SHS DIVIDEND	JEP1	\$119.46	CORPORATE BOND ETF REC 07/01/25 PAY 07/03/25
07/03/25	VANGUARD EMERGING MARKETS CASH DIV ON 109 SHS DIVIDEND	VCIT	\$54.84	GOVERNMENT BOND ETF REC 07/01/25 PAY 07/03/25
07/03/25	VANGUARD TOTAL INTERNATIONAL CASH DIV ON 141 SHS DIVIDEND	VWOB	\$34.60	BOND ETF REC 07/01/25 PAY 07/03/25
07/07/25	ISHARES TRUST CASH DIV ON 60 SHS DIVIDEND	BNDX	\$14.68	ISHARES MBS ETF REC 07/01/25 PAY 07/07/25
07/07/25	ISHARES TRUST BOND ETF REC 07/01/25 PAY 07/07/25	MBB	\$19.93	ISHARES 0 3 MONTH TREASURY CASH DIV ON 55 SHS DIVIDEND
07/08/25	SCHWAB STRATEGIC TR CASH DIV ON 1012 SHS DIVIDEND	SGOV	\$19.09	INTERMEDIATE-TERM US TREASURY REC 07/01/25 PAY 07/08/25
		SCHR	\$77.72	



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TAXABLE INCOME
(continued)

Dividends

DATE	DESCRIPTION	SYMBOL/CUSIP	AMOUNT	COMMENTS
07/25/25	INVESTCO EXCHANGE TRADED FD TR CASH DIV ON 290 SHS DIVIDEND	PCEF	\$37.93	
07/31/25	FIRST TRUST PREFERRED CASH DIV ON 158 SHS DIVIDEND	FPE	\$12.20	
Total dividends			\$487.29	
TOTAL TAXABLE INCOME			\$541.14	

CASH SWEEP PROGRAM DETAIL

* Transaction details are only provided for cash sweep programs that sweep funds into bank deposit accounts. Please refer to the Asset Detail section of this statement for more information.

**RBC INSURED DEPOSITS
NOT SIPC COVERED**

DATE	DESCRIPTION	AMOUNT	DATE	DESCRIPTION	AMOUNT
07/01/25	BALANCE FORWARD	\$1,624.26	07/01/25	DEPOSIT	95.15
07/02/25	DEPOSIT	96.84	07/07/25	DEPOSIT	223.58
07/08/25	DEPOSIT	39.02	07/09/25	DEPOSIT	77.72
07/16/25	WITHDRAWAL	-501.56	07/17/25	WITHDRAWAL	-700.00
07/22/25	DEPOSIT	395.98	07/28/25	INTEREST REINVEST	0.34
07/28/25	DEPOSIT	37.93	07/31/25	ENDING BALANCE	\$1,389.26

INCOME FROM JULY 1, 2025 – JULY 31, 2025: \$0.34



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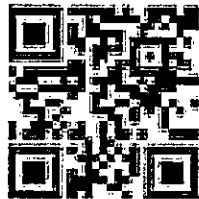
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FOR YOUR CONSIDERATION

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