



KeyBank  
P.O. Box 22114  
Albany, NY 12201-2114

**Business Banking Statement**  
**April 30, 2010**  
**page 1 of 5**

442161004993



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**QUREOS INC**  
**1776 PARK AVE STE 242**  
**PARK CITY UT 84060-5148**

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

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**Enroll in Online Banking today at Key.com.**

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

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## KeyNotes

### *Important Information about Check Image Statements*

*If you are receiving statements displaying digital images of the front and back of each check, please note the following important information.*

*Statements will be limited to ten thousand digital check images. Accounts with more than ten thousand checks per statement period will not receive check images with the account statement.*

*If you should require a copy of a specific check image, all the digital check images or to discuss other delivery channels for check images please feel free to contact us at the phone number provided on this statement. Check images are retained on our secure system for the period specified by law.*

*Please read and retain this information with all of your KeyBank Account Opening Agreements and Disclosures.*

### *Important Notice of Changes to your Funds Availability Policy*

*As a result of the Federal Reserve Banks' reduction in the number of locations at which they process checks, effective February 26, 2010, the KeyBank National Association Funds Availability Policy was revised. As of that date, the Reserve Banks transferred the check-processing operations of the head office of the Federal Reserve Bank of Atlanta to the head office of the Federal Reserve Bank of Cleveland. Now there is only a single check-processing region and there are no longer any checks that are nonlocal. Because there are no longer any nonlocal checks, the introductory paragraph and sections 5 and 8 of the Funds Availability Policy you received at the time you opened your Account(s) are amended to remove any references to nonlocal checks. In addition, the routing number chart found in Section 5 was removed as it is no longer applicable.*

*Please retain this important information for you records. A complete copy of the revised Funds Availability Policy is available at any KeyBank branch.*



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**KeyNotes** (con't)

*Key4Women is a dynamic program offering networking opportunities, ongoing education, access to capital and customized solutions to women business owners across the country. Key4Women has, since 2005, lent \$3 billion to qualified women-owned businesses, and has pledged to lend another \$3 billion to women-owned businesses by 2012. Learn more about the program and enroll by visiting [key.com/women](http://key.com/women) today.*

**Key Business Free Checking 442161004993**

QUREOS INC

Beginning balance 3-31-10	\$70,354.48
6 Additions	+81,435.95
86 Subtractions	-38,689.69
Net fees and charges	-4.00
<b>Ending balance 4-30-10</b>	<b>\$113,096.74</b>

**Additions**

Deposits	Date	Serial #	Source	
	4-2		Deposit Branch 0216 Utah	\$17,979.30
	4-2		Deposit Branch 0216 Utah	5,817.80
	4-9		Deposit Branch 0216 Utah	19,955.91
	4-19		Deposit Branch 0216 Utah	29,387.38
	4-21		Deposit Branch 0216 Utah	1,856.06
	4-27		Deposit Branch 0216 Utah	6,439.50
<b>Total additions</b>				<b>\$81,435.95</b>

**Subtractions**

Paper Checks

\* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
1042	4-6	\$52.08	1047	4-15	2,500.00	1052	4-28	1,000.00
1043	4-9	4,810.40	1048	4-15	2,000.00	1053	4-26	506.25
1044	4-8	857.33	1049	4-15	100.00	1054	4-30	250.00
1045	4-16	1,000.00	1050	4-26	6,500.00	*1056	4-29	500.00
1046	4-19	500.00	1051	4-27	939.85			

**Paper Checks Paid \$21,515.91**

Withdrawals	Date	Serial #	Location	
	4-2		Internet Trf To DDA 0000442161005594 4451	\$1,000.00
	4-2		Renaissance Palm Sprin Palm Spring CA	276.96
	4-2		Doukaga Greenwood Vilco	190.00
	4-2		Appaloosa Grill Denver CO	61.51
	4-2		POS Mac Usps 497788015 Park City UT	16.35
	4-2		Mcdonald'S F13569 Q17 Denver CO	6.64
	4-5		Withdrawal Branch 0216 Utah	5,000.00
	4-5		Hilton Garden Inn Dtc Denver CO	258.39



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**Subtractions**

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	4-5		Southwes 05262191772991 08004359792 TX	68.00
	4-5		Doukaga Greenwood Vilco	20.00
	4-7		Southwes 05262192525994 08004359792 TX	435.40
	4-7		Southwes 05262192524989 08004359792 TX	271.40
	4-9		POS Mac Staples, Inc. Park City UT	65.97
	4-12		Southwes 05262193193685 08004359792 TX	189.40
	4-12		Southwes 05262193195355 08004359792 TX	159.70
	4-12		Direct Withdrawal, Intuit 8004Intuit	143.17
	4-12		Institute For Continui 800-6218341 IL	130.00
	4-12		Institute For Continui 800-6218341 IL	130.00
	4-12		Hotwire-Sales Final 866-468-9473 CA	82.66
	4-12		Southwes 05262193244669 08004359792 TX	65.00
	4-12		ATM Mac 776 N Terminal Dr. Salt Lake UT	42.00
	4-12		ATM Mac *Sky Harbor Termin Phoenix AZ	41.00
	4-12		Southwes 05262193218899 08004359792 TX	35.00
	4-12		POS Mac 699 E Buckeye Rd Phoenix AZ	11.92
	4-13		Southwes 05262193723370 08004359792 TX	168.40
	4-13		Pf Changs #9851 Phoenix AZ	88.24
	4-13		Alamo Rent-A-Car Phoenix AZ	53.56
	4-13		Fresh Gourmet To Goqps Phoenix AZ	2.70
	4-14		POS Mac Radio Shack Palm Deser CA	119.57
	4-14		Lobby Chilis T30038152 Phoenix AZ	53.38
	4-14		Hilton Food & Beverage Phoenix AZ	39.66
	4-14		Tequilaria S4 30030175 Phoenix AZ	9.07
	4-14		Southwes 05262194035240 08004359792 TX	5.00
	4-15		Hilton Garden Inn Phoenix AZ	120.13
	4-15		Hilton Garden Inn Phoenix AZ	120.13
	4-15		Hilton Food & Beverage Phoenix AZ	24.55
	4-15		Great Ame Bage30551Qps Salt Lakecityut	2.90
	4-15		Low E Blue Bur30552Qps Salt Lakecityut	2.69
	4-16		Marriott 337E4 Desert Palm Desert CA	44.06
	4-16		Marriott 337E4 Desert Palm Desert CA	20.26
	4-19		Internet Trf To DDA 0000442161000546 4451	2,000.00
	4-19		Renaissance Palm Sprin Palm Spring CA	447.28
	4-19		Jose Cuervo C 30400550 Las Vegas NV	74.35
	4-19		The Cork Tree Palm Desert CA	51.04
	4-19		POS Mac 1945 S Tippecanoe San Bernar CA	46.12
	4-19		Jose Cuervo C 30400550 Las Vegas NV	37.94
	4-19		Renaissance Palm Spgs Palm Springs CA	29.05
	4-19		Marriott 337E4 Desert Palm Desert CA	23.39
	4-19		Marriott 337E4 Desert Palm Desert CA	15.54
	4-19		Hotel Computing Servic 888-4222583 WA	11.90
	4-19		Hudson News-Las Vegas Las Vegas NV	10.04
	4-20		Internet Trf To DDA 0000442161000546 4451	442.04
	4-20		Internet Trf To DDA 0000442161000546 4451	333.67
	4-20		Ampco Salt Lake Airqps Salt Lake Citut	56.00
	4-20		Internet Trf To DDA 0000442161000546 4451	43.00
	4-21		Incorp Services Inc. Henderson NV	249.00
	4-21		Southwes 05262195403915 08004359792 TX	171.40



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**Subtractions**

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	4-23		Southwes 05262195836769 08004359792 TX	311.80
	4-23		Southwes 05262195833423 08004359792 TX	311.80
	4-23		Southwes 05262195834982 08004359792 TX	10.00
	4-26		Internet Trf To DDA 0000442161000546 4451	1,500.00
	4-26		Southwes 05262196002006 08004359792 TX	259.40
	4-26		POS Mac Usps 497788015 Park City UT	20.98
	4-27		POS Mac Radio Shack Englewood CO	80.47
	4-27		The Ups Store #3471 Park City UT	32.25
	4-29		Conoco / Circl10081933 Denver CO	9.02
	4-30		Incorp Services Inc. Henderson NV	620.00
	4-30		Hilton Garden Inn Dtc Denver CO	261.33
	4-30		Southwes 05262197197628 08004359792 TX	68.00
	4-30		Wynkoop Brewing CO Denver CO	50.20
	4-30		Southwes 05262197196509 08004359792 TX	14.00
	4-30		Lodo Garage #285 Q96 Denver CO	8.00
<b>Total subtractions</b>				<b>\$38,689.69</b>

**Fees and charges**

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
4-30-10	Regional ATM Withdrawal Fee	2	2.00	-\$4.00
<b>Fees and charges assessed this period</b>				<b>-\$4.00</b>



**OnePass<sup>®</sup> summary**

<i>OnePass number</i>	<i>Miles earned this period</i>	<i>Bonus miles this period</i>	<i>Adjusted miles this period</i>	<i>OnePass miles this period</i>	<i>Total miles this year</i>
HU646992	3,198			3,198	9,173



CUSTOMER ACCOUNT DISCLOSURES

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

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

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

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

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

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

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

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

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

IMPORTANT LINE OF CREDIT INFORMATION

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

BALANCING YOUR ACCOUNT

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

INSTRUCTIONS

- 1 Verify and check off in your check register each deposit, check or other transaction shown on this statement.
2 Enter into your check register and SUBTRACT:
- Checks or other deductions shown on our statement that you have not already entered.
- The "Service charges", if any, shown on your statement.
3 Enter into your check register and ADD:
- Deposits or other credits shown on your statement that you have not already entered.
- The "Interest earned" shown on your statement, if any.

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

Table with 2 columns: Check # or Date, Amount. Includes a TOTAL row at the bottom.

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

Table with 2 columns: Date, Amount. Includes a TOTAL row with a dollar sign.

6 Enter ending balance shown on your statement.
\$

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

8 Enter total from 4.
\$

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

This amount should agree with your check register balance.