



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

**Business Banking Statement**  
**February 28, 2011**  
**page 1 of 4**

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)

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

**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.*

**Key Business Free Checking 442161004993**  
QUREOS INC

Beginning balance 1-31-11	\$27,333.26
3 Additions	+11,256.07
61 Subtractions	-30,641.64
Net fees and charges	-2.00
<b>Ending balance 2-28-11</b>	<b>\$7,945.69</b>

**Additions**

<i>Deposits</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>	
	2-3		Deposit Branch 0216 Utah	\$1,740.00



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**Additions**  
 (con't)

Deposits	Date	Serial #	Source	
	2-16		Hotwire-Sales Final 866-468-9473 CA	93.56
	2-16		Deposit Branch 0216 Utah	9,422.51
<b>Total additions</b>				<b>\$11,256.07</b>

**Subtractions**

Paper Checks \* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
1572	2-15	\$2,500.00	1573	2-22	5,000.00	1574	2-18	250.00
<b>Paper Checks Paid</b>								<b>\$7,750.00</b>

Withdrawals	Date	Serial #	Location	
	2-3		Internet Trf To DDA 0000442161000546 4451	\$2,000.00
	2-3		ATM Mac Salt Lake City Air Salt Lake UT	202.00
	2-3		Hotwire-Sales Final 866-468-9473 CA	113.50
	2-3		POS Mac 1110 W Manchester Inglewood CA	10.84
	2-4		Andreis Conscious Cuis Newport Beachca	76.34
	2-4		Air Terminal Gifts Qps Salt Lake Citut	24.52
	2-7		Internet Trf To DDA 0000442161000546 4451	2,000.00
	2-7		Loves Travel S00004366 Salt Lake Citut	50.01
	2-7		Dns Enterprise, Inc 978-225-8430 MA	42.00
	2-7		Salt Lake Cty Dpt of A Salt Lake Citut	28.00
	2-7		El Pollo Loco #5908Qps Los Angeles CA	12.77
	2-7		Low E Blue Bur30552954 Salt Lakecityut	10.12
	2-8		Mdwntr Conf 8052016289 CA	800.00
	2-8		Mdwntr Conf 8052016289 CA	800.00
	2-10		Internet Trf To DDA 0000442161000546 4451	2,000.00
	2-10		Bd Grill Lc Park City UT	237.22
	2-10		Supersonic Car Wash Murray UT	21.00
	2-11		Prime Steak House Park City UT	448.69
	2-11		Amazon.Com Amzn.Com/Billwa	44.84
	2-11		Arby'S #903 00009035 Murray UT	8.19
	2-14		Internet Trf To DDA 0000442161000546 4451	2,000.00
	2-14		Internet Trf To DDA 0000442161000546 4451	2,000.00
	2-14		Premier Transportation 435-6403144 UT	150.00
	2-15		Internet Trf To DDA 0000442161000546 4451	441.90
	2-15		Internet Trf To DDA 0000442161005917 4451	200.00
	2-16		Direct Withdrawal, Chase Epay	1,000.00
	2-16		Hotwire-Sales Final 866-468-9473 CA	377.42
	2-16		Hotwire-Sales Final 866-468-9473 CA	93.56
	2-16		Hotwire-Sales Final 866-468-9473 CA	93.56
	2-17		Southwes 05262155349579 08004359792 TX	656.80
	2-17		POS Mac Qwest Phone/Bmc Denver CO	133.03
	2-17		POS Mac Qwest Phone/Bmc Denver CO	50.72
	2-18		Carljr1100408 11004082 Los Angeles CA	16.32
	2-18		Union 76 10106441 Inglewood CA	11.15
	2-18		Low E Blue Bur30552954 Salt Lakecityut	10.76
	2-22		Internet Trf To DDA 0000442161000546 4451	2,000.00



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**Subtractions**

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>		
	2-22		Internet Trf To DDA 0000442161005917	4451	350.00
	2-22		Dollar Rac Lax	Los Angeles CA	197.20
	2-22		Salt Lake Cty Dpt of A	Salt Lake Citut	46.00
	2-22		POS Mac Costco Whse #0	Murray UT	39.02
	2-22		El Pollo Loco #5908Qps	Los Angeles CA	12.99
	2-22		Crowne Plaza Irvine OR	Irvine CA	12.00
	2-23		POS Mac Usps 496802015	Park City UT	8.80
	2-24		Quiznos Alb Qps	Albuquerque NM	11.96
	2-25		Gaylord Texan F&B	Grapevine TX	48.75
	2-25		Gaylord Texan F&B	Grapevine TX	28.50
	2-25		Gaylord Texan F&B	Grapevine TX	25.46
	2-25		Gaylord Texan Retail	Grapevine TX	5.41
	2-28		Internet Trf To DDA 0000442161000546	4451	2,000.00
	2-28		Internet Trf To DDA 0000442161005594	4451	1,000.00
	2-28		Associated Supply Comp	Las Vegas NV	346.19
	2-28		Internet Trf To DDA 0000442161005917	4451	250.00
	2-28		Capistrano S Cafe	Irving TX	148.20
	2-28		Salt Lake Cty Dpt of A	Salt Lake Citut	110.00
	2-28		Gaylord Texan F&B	Grapevine TX	45.71
	2-28		Ihop 1333 00013334	Dallas TX	15.42
	2-28		Atrium Cafe9725130800	Irving TX	12.50
	2-28		Quiznos Alb Qps	Albuquerque NM	12.27
<b>Total subtractions</b>					<b>\$30,641.64</b>

**Fees and charges**

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
2-28-11	Regional ATM Withdrawal Fee	1	2.00	-\$2.00
<b>Fees and charges assessed this period</b>				<b>-\$2.00</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>
WP206268	2,641		47	2,594	3,646



**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:**

- XFERTO SAV - Transfer to Savings Account
- XFERFROM SAV - Transfer from Savings Account
- XFERTO CKG - Transfer to Checking Account
- XFERFROM 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.

<b>4 List from your check register any checks or other deductions that are <i>not</i> shown on your statement.</b>	Check # or Date	Amount
<b>TOTAL →</b>		\$

<b>5 List any deposits from your check register that are <i>not</i> shown on your statement.</b>	Date	Amount
<b>TOTAL →</b>		\$

<b>6 Enter ending balance shown on your statement.</b>	
\$	

<b>7 Add 5 and 6 and enter total here.</b>	
\$	

<b>8 Enter total from 4.</b>	
\$	

<b>9 Subtract 8 from 7 and enter difference here.</b>	
\$	

<b>TOTAL →</b>		\$
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This amount should agree with your check register balance.