



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

**Business Banking Statement**  
**May 31, 2010**  
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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.*

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**Key Business Free Checking 442161004993**  
QUREOS INC

Beginning balance 4-30-10	\$113,096.74
7 Additions	+92,295.21
58 Subtractions	-27,578.38
Net fees and charges	-8.00
<b>Ending balance 5-31-10</b>	<b>\$177,805.57</b>

**Additions**

<i>Deposits</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>				
	5-6		Easy Savings McCormick	Rebate	NY		\$3.05



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**Additions**  
 (con't)

Deposits	Date	Serial #	Source	
	5-14		Deposit Branch 0216 Utah	24,330.60
	5-14		Deposit Branch 0216 Utah	19,023.58
	5-19		Deposit Branch 0216 Utah	30,499.03
	5-25		Deposit Branch 0216 Utah	17,420.81
	5-26		Deposit Branch 0216 Utah	1,011.75
	5-27		Easy Savings McCormick Rebate NY	6.39
<b>Total additions</b>				<b>\$92,295.21</b>

**Subtractions**

*Paper Checks*

\* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
1055	5-3	\$2,000.00	1059	5-18	500.00	*1503	5-21	324.00
*1057	5-17	2,500.00	1060	5-14	500.00	1504	5-27	500.00
1058	5-12	109.25	*1500	5-18	5,000.00			
<b>Paper Checks Paid</b>								<b>\$11,433.25</b>

Withdrawals	Date	Serial #	Location	
	5-3		Southwes 05262197657116 08004359792 TX	\$168.40
	5-3		IL Prof License & Fee Springfield IL	152.50
	5-3		IL Prof License & Fee Springfield IL	152.50
	5-3		Southwes 05262197658039 08004359792 TX	89.70
	5-3		The Ups Store #3471 Park City UT	57.96
	5-5		Southwes 05262198139037 08004359792 TX	119.40
	5-5		Mccormick & Schmick#15 Irvine CA	60.90
	5-5		Ampco Salt Lake Airqps Salt Lake Citut	28.00
	5-5		Subway Las Vegas NV	18.19
	5-12		Internet Trf To DDA 0000442161000546 4451	2,000.00
	5-12		Southwes 05262199554067 08004359792 TX	5.00
	5-13		Internet Trf To DDA 0000442161000546 4451	2,000.00
	5-14		POS Mac Costco Whse #0 Salt Lake UT	33.84
	5-19		Internet Trf To DDA 0000442161005594 4451	500.00
	5-19		Pf Changs #1700 Littleton CO	95.87
	5-19		Mcdonald'S F13569 Q17 Denver CO	13.02
	5-19		Conoco / Circl10081933 Denver CO	9.37
	5-20		Chargeback	806.40
	5-20		Internet Trf To DDA 0000442161000546 4451	867.86
	5-20		Internet Trf To DDA 0000442161000546 4451	568.42
	5-20		Southwes 05262101156178 08004359792 TX	164.70
	5-20		Southwes 05262101161846 08004359792 TX	153.70
	5-20		Southwes 05262101158349 08004359792 TX	152.70
	5-20		Hilton Garden Inn Dtc Denver CO	118.70
	5-20		Southwes 05262101161023 08004359792 TX	85.70
	5-20		Ampco Salt Lake Airqps Salt Lake Citut	37.00
	5-20		Timberline Steaks & Gr Denver CO	9.50
	5-20		Lodo Garage #285 Q96 Denver CO	8.00
	5-20		Southwes 05262101162608 08004359792 TX	2.50
	5-21		Hotwire-Sales Final 866-468-9473 CA	208.75



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**Subtractions**

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	5-21		POS Mac Qwest Phone/Bmc Denver CO	121.91
	5-21		Internet Trf To DDA 0000442161000546 4451	89.48
	5-21		POS Mac Qwest Phone/Bmc Denver CO	77.17
	5-24		Southwes 05262101597877 08004359792 TX	507.40
	5-24		The New Yorker Salt Lake Citut	85.83
	5-25		ATM Mac 17900 Jamboree Roa Irvine CA	103.25
	5-26		Internet Trf To DDA 0000442161000546 4451	1,300.00
	5-26		Internet Trf To DDA 0000442161000546 4451	697.42
	5-26		Mccormick & Schmick#15 Irvine CA	127.80
	5-26		POS Mac 810 Tamarack Ave Carlsbad CA	30.25
	5-26		Marriott 33718 Lax Los Angeles CA	24.95
	5-27		Internet Trf To DDA 0000442161000546 4451	2,000.00
	5-27		Southwes 05262102327070 08004359792 TX	61.70
	5-27		Mugen Japanese Cuisine Irvine CA	16.31
	5-27		Mugen Japanese Cuisine Irvine CA	6.47
	5-28		Withdrawal Branch 0216 Utah	2,000.00
	5-28		Hyatt Hotels Irvine Irvine CA	90.08
	5-28		Ampco Salt Lake Airqps Salt Lake Citut	84.00
	5-28		Hyatt Hotels Irvine Irvine CA	16.96
	5-28		Chevron 0095418 Irvine CA	15.57
<b>Total subtractions</b>				<b>\$27,578.38</b>

**Fees and charges**

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
5-28-10	Regional ATM Withdrawal Fee	1	2.00	-\$2.00
5-28-10	Chargeback Fee	1	6.00	-6.00
<b>Fees and charges assessed this period</b>				<b>-\$8.00</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	1,518		5	1,513	10,686



**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.

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

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

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

Date	Amount
<b>TOTAL →</b>	<b>\$</b>

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

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

\$	
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**8 Enter total from 4.**

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

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