

# ԱռեւեւՄեսվեսվեստենումներիներինությո

12 31 T 0216 00000 R EM AO 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.

Effective October 15, 2010, Online Banking clients will receive Overdraft Notices exclusively online. This is the fastest method of delivery, and allows you to stay current with account changes. These notices will be available on the "Statements & Documents" tab in Online Banking for up to 24 months.

Online Banking is safe, easy, and convenient. To become an Online Banking client, enroll at key.com.



Key Business Free Checking 442161004993 QUREOS INC

Beginning balance 9-30-10	\$221,467.25
6 Additions	+45,934.24
93 Subtractions	-37,289.12
Net fees and charges	-4.00
Ending balance 10-31-10	\$230,108.37

## Additions

Deposits	Date	Serial #	Source			
	10-12		Deposit	Branch 0216 Utah		\$12,293.82
	10-12		Deposit	Branch 0216 Utah		11,403.50
	10-20		Deposit	Branch 0216 Utah		14,903.03
	10-21		Internet	Trf Fr DDA 0000442161000546	4451	334.24
	10-25		Deposit	Branch 0216 Utah		2,122.50
	10-29		Deposit	Branch 0216 Utah		4,877.15
			Total ad	ditions		\$45,934.24

# Subtractions

Paper Checks \* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
1061	10-19	\$600.00	1540	10-14	2,500.00	1544	10-26	3,982.81
1062	10-18	40.00	1541	10-12	4,400.00	1545	10-26	404.85
1063	10-18	1,200.00	1542	10-25	132.00	1546	10-25	49.13
*1539	10-4	100.00	1543	10-29	2,000.00	1547	10-25	337.00
					Pape	er Checks F	Paid	\$15,745.79

Withdrawals	Date	Serial #	Location	
	10-4		Internet Trf To DDA 0000442161000546 4451	\$283.85
	10-4		Rubio'S Sugar Houseqps Salt Lake Citut	30.74
	10-5		Internet Trf To DDA 0000442161000546 4451	2,000.00
	10-6		Internet Trf To DDA 0000442161000546 4451	2,000.00
	10-7		Internet Trf To DDA 0000442161000546 4451	298.69
	10-7		Southwes 05262129432057 08004359792 TX	202.40
	10-7		Hotwire-Sales Final 866-468-9473 CA	113.67
	10-12		Internet Trf To DDA 0000442161000546 4451	2,000.00
	10-12		ATM Mac Salt Lake City Air Salt Lake UT	202.00
	10-12		Bellagio Sensi Las Vegas NV	143.32
	10-12		Bellagio - Cafe' Las Vegas NV	43.09
	10-12		Southwes 05262129920073 08004359792 TX	27.00
	10-12		Mgm/Sports Bar-268 Las Vegas NV	19.00
	10-12		Stage Deli Express Las Vegas NV	10.19
	10-12		Mgm Grand Front Page Las Vegas NV	9.72
	10-12		Low E Blue Bur30552Qps Salt Lakecityut	3.98
	10-13		Internet Trf To DDA 0000442161000546 4451	2,000.00
	10-13		Delta 00062182873421 Atlanta GA	402.00
	10-13		Bellagio - Cafe' Las Vegas NV	59.93
	10-13		Ampco Salt Lake Airqps Salt Lake Citut	56.00



# Subtractions

(con't)

Withdrawals	Date	Serial #	Location	
	10-13		Southwes 05262130566845 Dallas TX	15.00
	10-14		Burger King #13915 Q07 Buena Park CA	10.95
	10-14		Burger King #13915 Q07 Buena Park CA	2.07
	10-15		Withdrawal Branch 0216 Utah	2,000.00
	10-15		Marche Moderne Costa Mesa CA	162.19
	10-15		Marriott 33718 Lax Los Angeles CA	42.32
	10-15		Sci Vending 1161 Qae Los Angeles CA	4.00
	10-18		Internet Trf To DDA 0000442161000546 4451	2,000.00
	10-18		Sheraton Los Angeles Los Angeles CA	269.25
	10-18		Palm Restaurant Los Angeles CA	224.06
	10-18		Sheraton Los Angeles Los Ángeles CA	154.84
	10-18		Independent Taxi 3236660040 CA	84.00
	10-18		Ampco Salt Lake Airpor Salt Lake Citut	84.00
	10-18		Mexico City Los Angeles CA	55.05
	10-18		POS Mac 9200 Aviation Blvd Los Angele CA	25.30
	10-18		El Paseo Cafe - Te Qps Los Angeles CA	15.25
	10-18		El Pollo Loco #5908Qps Los Angeles CA	14.96
	10-18		Travel Traders 0721Qps Los Angeles CA	7.98
	10-18		Sci Vending 1220 Salt Lake Citut	4.00
	10-18		Crews of California - Los Angeles CA	3.98
	10-19		Internet Trf To DDA 0000442161005594 4451	1,200.00
	10-19		POS Mac Staples, Inc. Park City UT	137.38
	10-19		POS Mac Staples, Inc. Park City UT	41.44
	10-21		Internet Trf To DDA 0000442161000546 4451	334.24
	10-22		POS Exa 300 West 1905 So Salt Lake UT	41.74
	10-25		Direct Withdrawal, Chase Epay	1,000.00
	10-25		Internet Trf To DDA 0000442161000546 4451	1,000.00
	10-25		Adobe Systems, Inc. 800-833-6687 WA	321.28
	10-25		ATM Mac 255 Courtland St Atlanta GA	203.00
	10-25		Copy Pak and Idea Fact 801-2541425 UT	130.52
	10-25		POS Mac Qwest Phone/Bmc Denver CO	65.93
	10-25		POS Mac Qwest Phone/Bmc Denver CO	25.21
	10-26		Rays In The City Seafo Atlanta GA	382.64
	10-26		American 00012327688759 Aa.Com/Aa Restx	340.70
	10-26		Rays In The City Seafo Atlanta GA	123.91
	10-26		POS Mac Radio Shack Atlanta GA	43.17
	10-26		Delta 00068228462644 Salt Lake Ctyut	25.00
	10-26		Delta 00068228262271 Salt Lake Ctyut	25.00
	10-26		Fedex Office #0661 Atlanta GA	16.68
	10-26		My Friend'S Place Q02 Atlanta GA	15.98
	10-26		Omni Htls Atlanta Prkg Atlanta GA	12.00
	10-26		218 Peachtree #173 Q96 Atlanta GA	10.00
	10-27		Rays In The City Seafo Atlanta GA	371.45
	10-27		Omni Hotels Cnn Ctr F/ Atlanta GA	72.64
	10-27		Rays In The City Seafo Atlanta GA	43.64
	10-27		218 Peachtree #173 Q96 Atlanta GA	17.00
	10-28		Hilton Le Cafe Atlanta GA	37.40
	10-28		Delta 00068228699471 Atlanta GA	25.00
	10-28		Delta00000062513229169 Dallas TX	25.00



# Subtractions

(con't)

Withdrawals	Date	Serial #	Location	
	10-28		Delta 00068228313132 Atlanta GA	23.00
	10-28		Hilton Le Cafe Qps Atlanta GA	14.96
	10-28		Seattle'S Best Coffee Atlanta GA	2.13
	10-29		Ampco Salt Lake Airpor Salt Lake Citut	112.00
	10-29		Comfort Suites Dfw Aip Irving TX	92.11
	10-29		Delta 00068228918507 Atlanta GA	25.00
	10-29		Hilton Le Cafe Qps Atlanta GA	24.60
	10-29		Hilton Le Cafe Qps Atlanta GA	24.60
	10-29		Chili'S Gri57600005769 Grapevine TX	24.39
	10-29		Great Wraps - A Qps Atlanta GA	11.94
	10-29		Bp-Camp Creek Qps College Park GA	11.87
	10-29		Sci Vending 1220 Salt Lake Citut	4.00
			Total subtractions	\$37,289.12

5	10-29-10	Regional ATM Withdrawal Fee Fees and charges ass	2	2.00	-\$4.00 <b>-\$4.00</b>
charges	Date		Quantity	Unit Charge	
Fees and					

# Continental Airlines .

OnePass ®	OnePass	Miles earned	Bonus miles	Adjusted miles	OnePass miles	Total miles
summary	number	this period	this period	this period	this period	this year
	WP206268	2,387			2,387	23,709



#### 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.

#### E OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFE

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

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 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.Ó. 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.

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

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

#### Enter into your check register and SUBTRACT:

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

#### B 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.

register other de	n your check any checks or eductions that shown on your nt.		6	List any deposits from your check register that are <i>not</i> shown on your statement.				
Check # Amount				Date Amount				
or Date		_						
			тот	TAL	\$			
			Enter ending balance shown on your statement.					
			\$					
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			\$					
			8	Enter 1	otal from 4	<b>.</b>		
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