



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

**Business Banking Statement**  
**December 31, 2009**  
page 1 of 3

442161002682



31 T 0216 00000 R EM AO

**QUANTUM MANAGEMENT SYSTEMS INC**  
**1776 PARK AVE # 364**  
**PARK CITY UT 84060-5125**

**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.*

*Important Notice of Change 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 November 13, 2009, the KeyBank National Association Funds Availability Policy will be revised. The Local Check routing number table in the section titled Other Check Deposits to all other types of Business deposit accounts not listed above in section number 4. in the KeyBank Funds Availability Policy is revised. Checks with the routing numbers listed below that previously would have been treated as non-local check deposits will now be treated as local check deposits. The routing numbers listed below were previously considered local to the states of Alaska, Idaho, Oregon, Utah and Washington. These routing numbers will now also be considered local for all checks deposited in KeyBank branches in Ohio, Kentucky, Michigan, Indiana, Colorado and in the following counties in New York (Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans,*



442161002682

**KeyNotes** (con't)

*Steuben, Wayne, Wyoming, Yates):*

1210\*, 1211\*, 1212\*, 1213\*, 1220\*, 1221\*, 1222\*, 1223\*, 1224\*, 1230\*, 1231\*,  
 1232\*, 1233\*, 1240\*, 1241\*, 1242\*, 1243\*, 1250\*, 1251\*, 1252\*, 3210\*, 3211\*,  
 3212\*, 3213\*, 3220\*, 3223\*, 3224\*, 3230\*, 3231\*, 3232\*, 3233\*, 3240\*, 3241\*,  
 3242\*, 3243\*, 3250\*, 3251\*, 3252\*

*The routing numbers listed below were previously considered local to the states of Ohio, Kentucky, Michigan, Indiana, Colorado and in the following counties in New York (Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Steuben, Wayne, Wyoming, Yates). These routing numbers will now also be considered local for all checks deposited in KeyBank branches in Alaska, Idaho, Oregon, Utah and Washington.*

0220\*, 0223\*, 0410\*, 0412\*, 0420\*, 0421\*, 0422\*, 0423\*, 0430\*, 0432\*, 0433\*,  
 0434\*, 0440\*, 0441\*, 0442\*, 0515\*, 0519\*, 0710\*, 0711\*, 0712\*, 0719\*, 0720\*,  
 0724\*, 0730\*, 0739\*, 0740\*, 0749\*, 0750\*, 0759\*, 0813\*, 0830\*, 0839\*, 0863\*,  
 0910\*, 0911\*, 0912\*, 0913\*, 0914\*, 0915\*, 0918\*, 0919\*, 0920\*, 0921\*, 0929\*,  
 0960\*, 1010\*, 1011\*, 1012\*, 1019\*, 1020\*, 1021\*, 1022\*, 1023\*, 1030\*, 1031\*,  
 1039\*, 1040\*, 1041\*, 1049\*, 1070\*, 1110\*, 1111\*, 1113\*, 1119\*, 1120\*, 1122\*,  
 1123\*, 1130\*, 1131\*, 1140\*, 1149\*, 1163\*, 2220\*, 2223\*, 2410\*, 2412\*, 2420\*,  
 2421\*, 2422\*, 2423\*, 2430\*, 2432\*, 2433\*, 2434\*, 2440\*, 2441\*, 2442\*, 2515\*,  
 2519\*, 2710\*, 2711\*, 2712\*, 2719\*, 2720\*, 2724\*, 2730\*, 2739\*, 2740\*, 2749\*,  
 2750\*, 2759\*, 2813\*, 2830\*, 2839\*, 2863\*, 2910\*, 2911\*, 2912\*, 2913\*, 2914\*,  
 2915\*, 2918\*, 2919\*, 2920\*, 2921\*, 2929\*, 2960\*, 3010\*, 3011\*, 3012\*, 3019\*,  
 3020\*, 3021\*, 3022\*, 3023\*, 3030\*, 3031\*, 3039\*, 3040\*, 3041\*, 3049\*, 3070\*,  
 3110\*, 3111\*, 3113\*, 3119\*, 3120\*, 3122\*, 3123\*, 3130\*, 3131\*, 3140\*, 3149\*,  
 3163\*

*Funds from deposits of local checks will be available on the first business day after the day of your deposit unless the routing number listed above is denoted with an asterisk (\*). If the routing number is denoted with an asterisk (\*), then the first \$100 of your deposit will be available on the first business day after the day of your deposit, and the remaining funds will be available on the second business day after the day of deposit. The rest of the Funds Availability Policy remains unchanged.*

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

*Save time and money in 2010 by outsourcing your business' payroll and tax filing responsibilities. Contact us today at 1-888-KEY4BIZ for a complimentary quote for KeyBank Payroll Services, Powered by CompuPay.*

*KeyBank is Member FDIC.*

**Key Business Free Checking 442161002682**

QUANTUM MANAGEMENT SYSTEMS INC

Beginning balance 11-30-09	\$137.38
<b>Ending balance 12-31-09</b>	<b>\$137.38</b>



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

Billing Rights Summary: In case of Error or Questions About Your Bill: If you think your statement is wrong, or if you need more information about a transaction on this statement, write us on a separate sheet at the address shown on your statement as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number;
The dollar amount of the suspected error;
Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you delinquent or take any action to collect the amount you question.

Explanation of Finance Charge: Your Finance Charge is computed on all cash advances from the date each cash advance is made until we receive payment in full. We figure the Finance Charge on your line of credit by applying the daily periodic rate to the "Average Daily Balance" (Finance Charge Balance) of your line of credit including current transactions. To get the average daily balance we take the beginning balance of your line of credit each day, add any new cash advances or debits, and subtract any payments or credits, fees and unpaid Finance Charge. This gives us your daily balance. Then we add up all daily balances and divide this total by the number of days in the billing cycle to get the average daily balance. Then we multiply the average daily balance by the daily periodic rate times the number of days in the billing cycle. The Daily Periodic Rate is figured by dividing the Annual Percentage Rate by the number of days in a year (365/366 days).

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.
5 List any deposits from your check register that are not shown on your statement.
Table with columns: Check # or Date, Amount, Date, Amount. Includes rows for 6, 7, 8, 9 and a final TOTAL row.
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.