



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

Business Banking Statement
April 30, 2009
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442161000546



3 31 T 0216 00000 R EM AO
QUANTUM MANAGEMENT SYSTEMS INC
1776 PARK AVE #242
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.

*May is KeyBank Small Business Month!
Stop in your branch from May 1 through May 31 to find out about special offers available just for Small Business owners!*

*Key Business Online®
Productivity, simplified.*

Get back to the business you love by reducing the time you spend on the tasks of accounting and banking. Key Business Online helps you gain new clarity and control of your company's cash flow.

- Simple dashboard format, designed exclusively for businesses*
- Secure access to accounts gives you an instant overview of your cash position*
- Control timing and delivery of payments and transfers*
- Delegate access to employees or trusted advisors*



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KeyNotes (con't)

Experience Key Business Online for yourself. Try the demo at key.com/KBOdemo or call 1-888-KEY4BIZ®

Subject to terms and conditions of the Key Business Online agreement.
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Time to reorder banking supplies for your business checking account? KeyBank has a wide variety of business products to meet ever-changing needs of your business. With products ranging from three-to-a-page checks and computer/laser checks (compatible with over 1400 types of software) to deposit tickets, stamps, and security deposit bags, you're sure to find something you need. Call 800-503-2345 to speak with a business product expert, or go online to expertchecks.com to place your order today! Your satisfaction is always guaranteed when you buy checks and accessories through KeyBank.

KeyBank now offers personalized stationery and accessories! Visit retaildirect.com/keybank for more details!

Key Business Reward Checking 442161000546

QUANTUM MANAGEMENT SYSTEMS INC

Beginning balance 3-31-09	\$10,244.08
2 Additions	+5,299.59
32 Subtractions	-11,917.28
Net fees and charges	-17.00
Ending balance 4-30-09	\$3,609.39

Additions

<u>Deposits</u>	<u>Date</u>	<u>Serial #</u>	<u>Source</u>	
	4-8		Deposit Branch 0216 Utah	\$1,581.59
	4-27		Deposit Branch 0216 Utah	3,718.00
Total additions				\$5,299.59

Subtractions

Paper Checks * check missing from sequence

<u>Check</u>	<u>Date</u>	<u>Amount</u>	<u>Check</u>	<u>Date</u>	<u>Amount</u>	<u>Check</u>	<u>Date</u>	<u>Amount</u>
1862	4-6	\$190.00	*1864	4-9	200.00	1865	4-28	575.00
Paper Checks Paid								\$965.00

<u>Withdrawals</u>	<u>Date</u>	<u>Serial #</u>	<u>Location</u>	
	4-1		Internet Trf To DDA 0000442162002129 4451	\$500.00
	4-2		Internet Trf To DDA 0000442162002129 4451	2,000.00
	4-3		Internet Trf To DDA 0000442162002129 4451	1,500.00
	4-3		Direct Withdrawal, American E 5430448225	5.95
	4-6		Direct Withdrawal, Paybyphone-Pymt Phone Pymt	885.00



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Subtractions

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	4-6		Direct Withdrawal, KeyBank N.A. Loan Paymt	483.80
	4-6		Direct Withdrawal, Chase Epay	428.00
	4-6		Direct Withdrawal, Chase Epay	250.00
	4-6		Direct Withdrawal, Bk of Am Crd Achpaybyphone	103.00
	4-7		Direct Withdrawal, American Expreselec Remit	1,850.00
	4-7		Direct Withdrawal, Barclaycard US Creditcard	200.00
	4-7		Direct Withdrawal, Chase Epay	125.00
	4-7		Direct Withdrawal, Chase Epay	100.00
	4-7		Direct Withdrawal, Wells Fargo Finaonline Pmt	100.00
	4-8		Withdrawal Branch 0216 Utah	384.79
	4-8		Direct Withdrawal, Capital One Online Pmt	30.00
	4-10		Direct Withdrawal, Paychex Eib Invoice	39.00
	4-13		Internet Trf To DDA 0000442162002129 4451	300.00
	4-14		Internet Trf To DDA 0000442162002129 4451	200.00
	4-14		ATM Mac 11011 W Charleston Las Vegas NV	163.75
	4-16		Southwes 05262123715313 Dallas TX	30.00
	4-16		Southwes 05262123540208 Dallas TX	5.00
	4-17		Internet Trf To DDA 0000442162002129 4451	200.00
	4-22		Internet Trf To DDA 0000442162002129 4451	250.00
	4-22		Internet Trf To DDA 0000442162002129 4451	150.00
	4-22		Internet Trf To DDA 0000442161000587 4451	100.00
	4-28		Gq Imaging, Inc 3233182155 CA	53.99
	4-29		Internet Trf To DDA 0000442161000587 4451	500.00
	4-29		J2 *Jconnect Service 323-817-3218 CA	15.00
Total subtractions				\$11,917.28

Fees and charges

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
4-30-09	Regional ATM Withdrawal Fee	1	2.00	-\$2.00
4-30-09	Service Charge	1	15.00	-15.00
Fees and charges assessed this period				-\$17.00



OnePass[®] 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	53			53	1,391



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Account messages

Important information regarding changes to your Account.

Effective May 1, 2009 the list of account balances that may be combined to avoid the monthly Maintenance Service Charge on your Key Business Reward Checking Account will be expanded to include all commercial loans and lines of credit including the Business Cash Reserve Credit Account (overdraft protection line of credit). You will avoid the \$15.00 monthly Maintenance Service Charge if any of the following balance requirements are met:

** The Average Ledger Balance in your Business Reward Checking Account was \$5,000.00 or more during the monthly statement period: or*

** The total of the following was \$15,000 or more: 1) the combined cycle-to-date Average Ledger Balance in any combination of business checking (excluding certain business accounts opened for the benefit of others), business savings and business certificates of deposit within two business days prior to your Key Business Reward Checking Account statement cycle date; and/or 2) the outstanding balance on all commercial loans and lines of credit including your Business Cash Reserve Credit Account(s) (excluding balances past due 60 days or more) as of no more than five business days prior to your Key Business Reward Checking Account statement cycle date.*

Your accounts will be linked automatically for purposes of combining balances to waive the monthly Maintenance Service Charge.

If you have any questions, please call 1-888-539-4249.

Please read and retain this information with all of your Account opening Agreements and Disclosures.



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.

Check # or Date	Amount
TOTAL →	\$

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

Date	Amount
TOTAL →	\$

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.

\$	
----	--

9 Subtract 8 from 7 and enter difference here.

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