



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

**Business Banking Statement**  
**August 31, 2010**  
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442161000546



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**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)

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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.*

### *Get organized with Key.*

*Get a jump start on end of year organizing. De-clutter your home and put important documents in a safe place.*

*Our Safe Deposit Boxes offer peace of mind by providing a secure environment to store what matters most to you, such as:*

- Computer files, backup disks*
- Family DVDs, videos, photograph negatives*
- Insurance policies, titles, deeds, copy of your will*
- Jewelry, family heirlooms*
- Birth, marriage, death certificates*
- Stamp, coin or other valuable collections*

*Visit Branch Locations on key.com to find a KeyBank branch near you that offers Safe Deposit Boxes.\**

*KeyBank is Member FDIC*

*\*Subject to availability. Not all branches offer Safe Deposit Boxes.*



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**Key Business Reward Checking 442161000546**  
 QUANTUM MANAGEMENT SYSTEMS INC

Beginning balance 7-31-10	\$4,731.29
15 Additions	+18,006.16
87 Subtractions	-20,412.38
Net fees and charges	-15.00
<b>Ending balance 8-31-10</b>	<b>\$2,310.07</b>

**Additions**

<i>Deposits</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>	
	8-4		Internet Trf Fr DDA 0000442161004993 4451	\$706.49
	8-5		Deposit Branch 0216 Utah	500.00
	8-6		Internet Trf Fr DDA 0000442161004993 4451	2,000.00
	8-9		Deposit Branch 0216 Utah	3,000.00
	8-9		Internet Trf Fr DDA 0000442161004993 4451	2,000.00
	8-16		Deposit Branch 0216 Utah	6,000.00
	8-16		Internet Trf Fr DDA 0000442161004993 4451	500.00
	8-16		Internet Trf Fr DDA 0000442161000587 4451	175.00
	8-17		Internet Trf Fr DDA 0000442161004993 4451	450.15
	8-18		Internet Trf Fr DDA 0000442161004993 4451	151.69
	8-19		Internet Trf Fr DDA 0000442161004993 4451	244.80
	8-19		Internet Trf Fr DDA 0000442161004993 4451	26.34
	8-20		Deposit Branch 0216 Utah	1,600.00
	8-27		Internet Trf Fr DDA 0000442161004993 4451	261.69
	8-30		Deposit Branch 0216 Utah	390.00
<b>Total additions</b>				<b>\$18,006.16</b>

**Subtractions**

*Paper Checks*                      \* check missing from sequence

<i>Check</i>	<i>Date</i>	<i>Amount</i>	<i>Check</i>	<i>Date</i>	<i>Amount</i>	<i>Check</i>	<i>Date</i>	<i>Amount</i>
2014	8-2	\$250.00	2017	8-2	200.00	2021	8-19	98.00
2015	8-3	50.00	2018	8-10	83.00	2022	8-19	250.00
2016	8-3	27.56	*2020	8-18	314.80	2023	8-26	390.00
<b>Paper Checks Paid</b>								<b>\$1,663.36</b>

*eChecks*                      checks converted to electronic ACH transactions

<i>Check</i>	<i>Date</i>	<i>Source</i>		
2019	8-16	E-CHECK# 0000002019 CMS MEDICARE	CHKPAYMT	\$331.50
<b>eChecks paid</b>				<b>\$331.50</b>

**Total paper checks and eChecks paid                      \$1,994.86**

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	8-2		POS Mac Vzwrllss lvrdebit V Folsom CA	\$214.99
	8-2		Direct Withdrawal, KeyBank N.A. Loan Paymt	116.30
	8-2		Burt Brothers Tires Park City UT	79.71



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**Subtractions**

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
8-2			Park City Dermatology Park City UT	25.00
8-3			Amazon.Com Amzn.Com/Billwa	20.46
8-3			Direct Withdrawal, American E 5430448225	7.95
8-4			Park City Gynecologqps Park City UT	74.75
8-5			Direct Withdrawal, KeyBank N.A. Loan Paymt	483.80
8-5			Internet Trf To DDA 0000442161000587 4451	200.00
8-5			Direct Withdrawal, Chase Epay	150.00
8-5			Direct Withdrawal, Capital One Online Pmt	100.00
8-5			R J Bowers Karcher Rockford IL	43.02
8-5			Amazon.Com Amzn.Com/Billwa	13.94
8-6			Internet Trf To DDA 0000442162002129 4451	600.00
8-6			Internet Trf To DDA 0000442162002129 4451	400.00
8-6			Copy Pak and Idea Fact 801-2541425 UT	38.04
8-9			Direct Withdrawal, American Expreselec Remit	2,500.00
8-9			Direct Withdrawal, Citi Card Onlinepayment	1,400.00
8-9			POS Mac Costco Whse #0 Salt Lake UT	368.79
8-9			Direct Withdrawal, Chase Epay	185.00
8-9			Peter Anthony'S Studio Park City UT	150.15
8-9			Internet Trf To DDA 0000442161000587 4451	100.00
8-9			POS Exa 300 West 1905 So Salt Lake UT	36.64
8-9			Snyderville Basin Wate 04356497993 UT	34.65
8-9			Cafe Rio Park City Q02 Snyderville UT	18.87
8-9			Diamond Parking #Up08 Park City UT	8.00
8-10			Internet Trf To DDA 0000442161000587 4451	300.00
8-10			Bk of Amer Vi/Mconline Pmt	130.00
8-10			Direct Withdrawal, Wells Fargo Finaonline Pmt	100.00
8-10			POS Exa Sam'S Club Salt Lake UT	80.27
8-10			Direct Withdrawal, Paychex Eib Invoice	48.95
8-11			POS Mac Costco Whse #0 Salt Lake UT	153.68
8-11			Direct Withdrawal, Chase Epay	150.00
8-16			Internet Trf To DDA 0000442162002129 4451	2,000.00
8-16			Internet Trf To DDA 0000442162002129 4451	1,500.00
8-16			POS Mac Costco Whse #0 Murray UT	171.87
8-16			POS Mac Costco Whse #0 Murray UT	130.53
8-16			Internet Trf To DDA 0000442161000587 4451	100.00
8-16			Cinegrill Salt Lake Citut	53.09
8-16			Rubios #253 (Murrayqps Murray UT	25.13
8-17			Internet Trf To DDA 0000442161000587 4451	300.00
8-17			Internet Trf To DDA 0000442162002129 4451	300.00
8-17			Spare Car Keys.Com 866-350-4199 WV	52.95
8-17			Internet Trf To DDA 0000442162002129 4451	50.00
8-17			Rubios #253 (Murrayqps Murray UT	25.13
8-17			Chipotle 0954 Qae Cottonwood Heut	24.10
8-17			Megaplex 17 At Jordan Sandy UT	12.00
8-18			Direct Withdrawal, American Expreselec Remit	450.15
8-18			Direct Withdrawal, Barclaycard US Creditcard	150.00
8-18			POS Mac Costco Whse #0 Salt Lake UT	113.50
8-18			POS Mac Costco Whse #0 Salt Lake UT	57.89
8-18			Marriott 33718 Lax Los Angeles CA	26.95



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**Subtractions**

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	8-18		Burger King #10457 Q07 Park City UT	13.18
	8-19		Internet Trf To DDA 0000442162002129 4451	200.00
	8-19		Jeremy Store 00403428 Park City UT	48.27
	8-20		Costco.Com *Online 800-955-2292 WA	393.48
	8-23		Internet Trf To DDA 0000442162002129 4451	400.00
	8-23		Internet Trf To DDA 0000442161000587 4451	300.00
	8-23		POS Mac Costco Whse #0 Salt Lake UT	293.47
	8-23		POS Mac Qwest Phone/Bmc Denver CO	98.08
	8-23		POS Mac Qwest Phone/Bmc Denver CO	66.33
	8-23		POS Mac Fresh Market J Jeremy Ran UT	55.23
	8-23		POS Mac State Liquor S Park City UT	49.97
	8-24		Internet Trf To DDA 0000442162002129 4451	200.00
	8-24		Rubio'S Sugar Houseqps Salt Lake Citut	27.61
	8-26		Internet Trf To DDA 0000442162002129 4451	400.00
	8-27		Internet Trf To DDA 0000442161004993 4451	151.69
	8-30		Southwes 05262121473583 08004359792 TX	269.40
	8-30		POS Mac Rocky Mountain Pow Portland OR	231.36
	8-30		Internet Trf To DDA 0000442161000587 4451	200.00
	8-30		Southwes 05262121475158 08004359792 TX	134.70
	8-30		Southwes 05260001454052 Dallas TX	100.00
	8-30		Pli*Revo Uninstaller 858-350-7473 CA	58.50
	8-30		J2 *Jconnect Service 323-817-3218 CA	15.00
	8-30		Southwes 05262121474356 08004359792 TX	5.00
	8-31		Internet Trf To DDA 0000442162002129 4451	800.00
	8-31		KeyMiles Annual Membership Fee	30.00
<b>Total subtractions</b>				<b>\$20,412.38</b>

**Fees and charges**

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
8-31-10	Service Charge	1	15.00	-\$15.00
<b>Fees and charges assessed this period</b>				<b>-\$15.00</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	1,250			1,250	7,309



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:

- XFER TO SAV - Transfer to Savings Account
XFER FROM SAV - Transfer from Savings Account
XFER TO CKG - Transfer to Checking Account
XFER FROM 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.

Table with 2 columns: Check # or Date, Amount. Includes a TOTAL row at the bottom.

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

Table with 2 columns: Date, Amount. Includes a TOTAL row at the bottom.

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.