



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

Business Banking Statement
December 31, 2011
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442161000546



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QUANTUM MANAGEMENT SYSTEMS INC
1776 PARK AVE #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.

Important Information about Revisions to Your KeyBank National Association Deposit Account Agreement

Effective October 31, 2011, the Deposit Account Agreement was revised in order to clarify current language. The following describes the changes made and amends the Deposit Account Agreement you received when you opened your Account and any subsequent amendments.

In section 6. Payment of Items; Overdrafts; Substitute Checks, the subsections titled THE FOLLOWING APPLIES TO CONSUMER ACCOUNTS ONLY and THE FOLLOWING APPLIES TO BUSINESS ACCOUNTS ONLY that describe how you can make a standard overdraft services selection have been moved to section 2. Opening Your Account and appear right after the second paragraph.

Also in section 6. Payment of Items; Overdrafts; Substitute Checks the first



KeyNotes (con't)

paragraph was revised to include more detailed information to explain the priorities and categories used to process items. The following replaces the first paragraph of this section.

6. Payment of Items; Overdrafts; Substitute Checks. Withdrawals by check are permitted only on Checking Accounts and on Savings Accounts with check-writing privileges. You agree that, when a check or other item drawn on or payable from your Account is presented for payment, we can disregard any legends on the check (such as "void after 60 days", "paid in full" or "void over \$100"), any restrictive endorsements or other information, instructions and disclaimers that would limit or tend to limit the negotiability of the check or other item. We may process items in any order that we choose. Currently we process items from highest dollar amount to the lowest dollar amount within certain categories. This means, for example, that if an ATM withdrawal is made at 10:00 a.m. for \$20.00, another ATM withdrawal is made at 2:00 p.m. for \$60.00, and a third ATM withdrawal is made at 3:00 p.m. for \$200.00, we currently process these withdrawals not in the sequence in which they were made, but from highest to lowest dollar amount. The \$200.00 withdrawal is deducted from the account first, then the \$60.00 withdrawal, and then the \$20.00 withdrawal. This is assuming these are the only transactions that day.

We establish different priorities or categories for items including items initiated by us such as service charges. These priorities or categories are based on the date and/or time a transaction was initiated such as transactions made by you after normal business hours or items initiated by us including service charges. For example, consumer account transactions that you make on a Saturday or Sunday are posted prior to a transaction you make during normal business hours on the next business day.

The priorities or categories established may depend on your Account type. We may change the processing order at any time without notice to you.

For consumer account types, cutoff times were established to classify transactions as either prior day or current day. To do this, two daily posting groups have been established: the prior day transactions posting group and the current day transaction posting group. Transactions that are classified as prior day include but are not limited to the following:

- * Transactions initiated by you in a branch after the branch's business day cutover; including branch transactions conducted on Saturday.*
- * ATM, debit card PIN/POS, telephone, and online banking transactions conducted between 7:00 p.m. and midnight local time on the previous day; including transactions conducted between 7:00 p.m. Friday through midnight Sunday local time.*
- * Debit card signature transactions with a settlement date that is prior to the current processing date are considered prior-day transactions.*

All transactions not classified as prior day are considered current day transactions. Prior day transactions will post using the current business day's processing date.



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KeyNotes (con't)

The following is the current posting order for consumer account transaction types. Certain limited exceptions may apply.

First we post prior day transactions in the following order:
 Pending Credits, Pending Debits, Credits, ATM/Everyday Debit Card, Debits All Other

Next we post current day transactions in the following order:
 Pending Credits, Pending Debits, Credits, Wire Transfers, other types of transfers, ATM/Everyday Debit Card, Debits All Other

The following is the current posting order for business account transaction types. Certain limited exceptions may apply.

We post all transactions as current day transactions in the following order:
 Pending Credits, Pending Debits, Credits, Wire Transfers, other types of transfers, Debits All Other

Again, within each of these categories, we currently process items from highest dollar amount to lowest dollar amount.

In our discretion, we may process or decline to process any check more than six months old. We can also pay photocopies of checks accompanied by a representation that the original was lost or destroyed. You also agree that we can pay checks before the date set forth on the check (i.e. "post dated checks"). We have this right even if you give us notice that you wrote a post dated check. In order to prevent a post dated check from being paid, you must give us a valid stop payment order.

If you have questions about any of this information, please call the number that appears on this statement or your Relationship Manager.

Please read and retain this information with all of your Account opening Agreements and Disclosures. A revised copy of the Deposit Account Agreement and Funds Availability Policy can be obtained at your local Key Bank branch or online at key.com

Key Business Reward Checking 442161000546
 QUANTUM MANAGEMENT SYSTEMS INC

Beginning balance 11-30-11	\$552.45
14 Additions	+13,945.00
65 Subtractions	-13,886.72
Net fees and charges	-422.00
Ending balance 12-31-11	\$188.73



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Rewards

Rewards point balance, as of 12-30-2011 37,571

Rewards Number	Name
442161000546000	QUANTUMMANAGEMENTSYSTEMSINC

Rewards Number	Name
442161000546001	DOUGLASM YEAMAN

Visit key.com/rewards for details

Additions

Deposits	Date	Serial #	Source	Amount
	12-2		Internet Trf Fr DDA 0000442161004993 4451	\$1,000.00
	12-5		Internet Trf Fr DDA 0000442161004993 4451	1,000.00
	12-7		Internet Trf Fr DDA 0000442161004993 4451	1,500.00
	12-12		Internet Trf Fr DDA 0000442161004993 4451	1,800.00
	12-12		Internet Trf Fr DDA 0000442161004993 4451	200.00
	12-13		Internet Trf Fr DDA 0000442161004993 4451	500.00
	12-14		Internet Trf Fr DDA 0000442161004993 4451	1,000.00
	12-15		Deposit Branch 0216 Utah	2,800.00
	12-15		Internet Trf Fr DDA 0000442161004993 4451	2,000.00
	12-15		Internet Trf Fr DDA 0000442161004993 4451	500.00
	12-19		Deposit Branch 0216 Utah	195.00
	12-22		Internet Trf Fr DDA 0000442161003474 4451	50.00
	12-27		Internet Trf Fr DDA 0000442161004993 4451	400.00
	12-28		Internet Trf Fr DDA 0000442161004993 4451	1,000.00
Total additions				\$13,945.00

Subtractions

Paper Checks * check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
2139	12-2	\$190.82	2142	12-12	150.00	2144	12-16	84.00
2140	12-2	190.00	2143	12-16	50.00	2145	12-22	80.00
2141	12-2	220.00						

Paper Checks Paid \$964.82

eChecks checks converted to electronic ACH transactions

Check	Date	Source	Amount
2138	12-5	E-CHECK# 0000002138 CMS MEDICARE	\$315.20
eChecks paid			\$315.20

Total paper checks and eChecks paid \$1,280.02

Withdrawals	Date	Serial #	Location	Amount
	12-1		POS Mac Rocky Mountain Pow Portland OR	\$157.80
	12-1		Direct Withdrawal, KeyBank N.A. Loan Paymt	116.30
	12-1		Internet Trf To DDA 0000442161000587 4451	50.00
	12-2		Internet Trf To DDA 0000442162002129 4451	75.00
	12-2		Internet Trf To DDA 0000442161000587 4451	50.00



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Subtractions

(con't)

<u>Withdrawals</u>	<u>Date</u>	<u>Serial #</u>	<u>Location</u>	
	12-2		Internet Trf To DDA 0000442162002129 4451	30.00
	12-5		Internet Trf To DDA 0000442161000587 4451	200.00
	12-5		Internet Trf To DDA 0000442162002129 4451	75.00
	12-5		Internet Trf To DDA 0000442162002129 4451	75.00
	12-5		Direct Withdrawal, American E 5430448225	7.95
	12-6		POS Exa Sam'S Club Salt Lake UT	141.45
	12-7		Internet Trf To DDA 0000442162002129 4451	1,100.00
	12-7		Internet Trf To DDA 0000442161000587 4451	150.00
	12-7		Internet Trf To DDA 0000442162002129 4451	100.00
	12-7		POS Mac Shell Salt Lake UT	48.48
	12-7		Point At Hci Q79 Q79 Salt Lake Citut	9.03
	12-9		Direct Withdrawal, Blueshield of Utins. Prem.	679.02
	12-9		Direct Withdrawal, American Expresselec Remit	350.00
	12-9		University Health Care 08008624937 UT	75.00
	12-9		Utah Imaging Bountiful UT	20.00
	12-12		Direct Withdrawal, Citi Card Onlinepayment	1,350.00
	12-12		Internet Trf To DDA 0000442162002129 4451	190.00
	12-12		Direct Withdrawal, Paychex Eib Invoice	44.00
	12-14		Internet Trf To DDA 0000442162002129 4451	750.00
	12-14		Internet Trf To DDA 0000442161000587 4451	100.00
	12-14		Direct Withdrawal, Chase Epay	75.00
	12-15		Internet Trf To DDA 0000442162002129 4451	1,900.00
	12-15		Internet Trf To DDA 0000442162002129 4451	500.00
	12-15		Bk of Amer Vi/Mconline Pmt	120.00
	12-15		Internet Trf To DDA 0000442161000587 4451	100.00
	12-15		Replacement Parts 08663123498 MI	44.97
	12-15		St. Marks Gyn/Oncocare Salt Lake UT	20.00
	12-15		POS Mac Fresh Market J Jeremy Ran UT	5.00
	12-16		Internet Trf To DDA 0000442162002129 4451	1,800.00
	12-19		Internet Trf To DDA 0000442162003010 4451	250.00
	12-19		Vzwrlls*Ivr Vn 800-922-0204 NJ	210.04
	12-19		Internet Trf To DDA 0000442161000587 4451	200.00
	12-19		POS Mac Rocky Mountain Pow Portland OR	161.07
	12-19		Umb35/ Univ Medical Bi Salt Lake Citut	20.00
	12-19		The Pointe Bistro Q91 Salt Lake Citut	13.36
	12-19		Ol'Miner Car Wash Park City UT	10.00
	12-20		POS Mac E Commerce Group Salt Lake UT	128.26
	12-20		Papa John'S #3792.Com Park City UT	20.03
	12-22		Snyderville Basin Wate 04356497993 UT	35.25
	12-23		Gorgoza Mutual Water 435-649-7948 UT	55.35
	12-27		Internet Trf To DDA 0000442162002129 4451	250.00
	12-28		Internet Trf To DDA 0000442161000587 4451	200.00
	12-28		Internet Trf To DDA 0000442162002129 4451	100.00
	12-28		POS Mac Shell Salt Lake UT	37.07
	12-29		Direct Withdrawal, Barclaycard US Creditcard	256.95
	12-29		POS Mac Fresh Market J Jeremy Ran UT	46.50
	12-29		POS Mac Bedbath&Beyond Salt Lake UT	32.04
	12-29		Jeremy Store Park City UT	20.32
	12-29		Umb35/ Univ Medical Bi Salt Lake Citut	20.00
	12-29		J2 *Jconnect Service 323-817-3218 CA	15.00
	12-30		Point At Hci Q79 Q79 Salt Lake Citut	14.71



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Subtractions

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	12-30		The Pointe Bistro Q91 Salt Lake Citut	1.75
Total subtractions				\$13,886.72

Fees and charges

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
12-9-11	Tier 2 Overdraft Item Charge	1	37.00	-\$37.00
12-12-11	Summary - Tier 2 Overdraft Item Charge	5	37.00	-185.00
12-13-11	Tier 2 Overdraft Item Charge	1	37.00	-37.00
12-22-11	Tier 2 Overdraft Item Charge	1	37.00	-37.00
12-23-11	Tier 2 Overdraft Item Charge	1	37.00	-37.00
12-27-11	Tier 2 Overdraft Item Charge	1	37.00	-37.00
12-28-11	Tier 2 Overdraft Item Charge	1	37.00	-37.00
12-30-11	Service Charge	1	15.00	-15.00
Fees and charges assessed this period				-\$422.00

