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T 0216 00000 R EM AO 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 paragragh.

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





KeyNotes (con't)

paragragh 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.





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





Rewards	5								
Rewards	point balance,	as of 12-	30-2011		37,571				
Rewards	Number Na	me			 Re	wards Number	Name		
44216100	0546000 QUA	ANTUMMA	NAGEMENTS'	YSTEMSINC	44	2161000546001	DOUGLASM YEA	MAN	
Visit key.c	com/rewards f	or details							
Addition									
	Deposits		Serial #	Sourc					
		12-2				000044216100			\$1,000.00
		12-5				000044216100			1,000.00
		12-7				000044216100			1,500.00
		12-12 12-12				000044216100 000044216100			1,800.00 200.00
		12-12				000044216100 000044216100			500.00
		12-13				000044216100			1,000.00
		12-15		Depo		0216 Utah	,,,,,,,		2,800.00
		12-15				000044216100	04993 4451		2,000.00
		12-15				000044216100			500.00
		12-19		Depo		0216 Utah			195.00
		12-22				000044216100	3474 4451		50.00
		12-27				000044216100			400.00
		12-28		Interr	net Trf Fr DDA	000044216100)4993 4451		1,000.00
0	4!			IOtal	additions				\$13,945.00
Subtract									
Paper Che	ecks	* check	missing fro	om 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						
						Par	er Checks P	aid	\$964.82
eChecks	ch	ecks con	verted to el	ectronic ACH	transactions				
Check		Date	Sc	ource					
Check 2138		Date 12-5			00002138 CM	IS MEDICARE	CHKPAYMT	•	\$315.20
					00002138 CM	IS MEDICARE	CHKPAYMT eChecks		\$315.20 \$315.20
						IS MEDICARE paper checks a	eChecks	s paid	\$315.20
	Miller	12-5	E-	CHECK# 00	Total _l		eChecks	s paid	\$315.20
	Withdrawals	12-5 Date		CHECK# 00	Total _I	paper checks a	eChecks	s paid paid	\$315.20 \$1,280.02
	Withdrawals	12-5 Date 12-1	E-	CHECK# 00 Loca POS	Total _I	paper checks a ky Mountain Po	eChecks and eChecks w Portland	paid paid OR	\$315.20 \$1,280.02 \$157.80
	Withdrawals	12-5 Date 12-1 12-1	E-	CHECK# 000 Loca POS Dire	Total _l tion Mac Roc ct Withdrawa	paper checks a ky Mountain Po , KeyBank N.A.	eChecks Ind eChecks W Portland Loan Paym	paid OR	\$315.20 \$1,280.02 \$157.80 116.30
	Withdrawals	12-5 Date 12-1	E-	Loca POS Directions	Total tion Mac Roc ct Withdrawa net Trf To DD	paper checks a ky Mountain Po	eChecks and eChecks w Portland Loan Paym 000587 445	paid OR t	





Subtractions

(con't)

Withdrawals Date Serial#	Location	
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
<u>12-12</u> 12-14	Direct Withdrawal, Paychex Eib Invoice Internet Trf To DDA 0000442162002129 4451	44.00
12-14 12-14	Internet Trf To DDA 0000442162002129 4451 Internet Trf To DDA 0000442161000587 4451	750.00 100.00
12-14 12-14		75.00
12-14	Direct Withdrawal, Chase Epay 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	Vzwrlss*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
	Jeremy Store Park City UT	20.32
12-29		
<u>12-29</u> 12-29	Umb35/ Univ Medical Bi Salt Lake Citut	
12-29 12-29 12-29	Umb35/ Univ Medical Bi Salt Lake Citut J2 *Jconnect Service 323-817-3218 CA	20.00 15.00





(con't)

Withdrawals Date Ser	rial# Locat	ion		
12-30	The F	Pointe Bistro Q91	Salt Lake Citut	1.75
	Total	Leuhtractions		\$13 886 72

Fees and charges

Date		Quantity	Unit Charge	
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



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 below*, 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.

* KeyBank Customer Disputes NY-31-17-0128 17 Corporate Woods Blvd Albany, NY 12211

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

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

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
- 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 cultivate any payments and cyclitic approach foce and unpaid interest. 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.

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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

- 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.
- 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	register other de	n your check any checks of eductions that shown on you nt.	S List any deposits from your check register that are <i>not</i> shown on your statement.				
_	Check #	Amount		Date	Amou	ınt	
С	r Date						
			TO	TAL →	\$		
			6	Enter ending balance shown on your statement.			
			\$				
			7	Add 5 total h	and 6 and ere.	ente	er
			\$	•			
			8	Enter	total from 4	ı.	
			\$				
			9		ct 8 from 7 difference l	-	
			\$				
TO	ΤΔΙ 🏊	¢			t should agr		