

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.

Turn sales into cash faster.

To expedite your payment process, Key Merchant Services offers:

- Next-business-day funds available when deposited in your KeyBank checking account.
- * Superior customer service through 24/7 online and telephone support.
- * Flexible solutions for credit/debit card payment processing and value-added services like point-of-sale options, electronic check conversion, and much more to support your needs.

To learn more about your services, call 1-888-KEY4BIZ® (option5).

Subject to credit approval and the terms of the service agreement. KeyBank is Member FDIC.





15.00

1,235.00

250.00

150.00

2,000.00

48.95

28.94

55.00 1,600.00

250.00

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					43 Subtra				-10,940.20
						and charges			-15.00
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		2-9		Deposit		0216 Utah			5,805.39
		2-13		Deposit		0216 Utah			733.00
		2-20		Deposit		0216 Utah			1,900.00
				Total ac		52 10 Otali			\$8,913.39
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Check	Date	* che	Amount	Check		278.00		2-24	
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Check	Date 2-4	Date 2-2	Amount \$200.00	Check 1856 Location Internet	2-3 1 t Trf To DD	278.00 Pap A 00004421610	1857 er Checks P	2-24 raid	200.00 \$678.00 \$500.00
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Check	Date 2-4	2-2 2-2 2-2 2-2	Amount \$200.00	Check 1856 Location Internet Internet Direct \	2-3 t Trf To DD t Trf To DD Withdrawal	278.00 Pap A 00004421610 A 00004421620 , Ge Money	1857 er Checks P 00587 445 02129 445 Payment	2-24 raid	\$500.00 \$500.00 \$500.00 75.00
Check	Date 2-4	Date 2-2 2-2 2-2 2-2	Amount \$200.00	Check 1856 Location Internet Internet Direct \ Mcdons	2-3 t Trf To DD t Trf To DD Withdrawal ald'S F135	278.00 Pap A 00004421610 A 00004421620 , Ge Money 69 Q17 Denve	1857 er Checks P 00587 445 02129 445 Payment r CO	2-24 aid	\$500.00 \$500.00 200.00 75.00 5.55
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Check	Date 2-4	2-2 2-2 2-2 2-2 2-3 2-3 2-4	Amount \$200.00	Check 1856 Location Internet Internet Mcdons Internet Direct \ Direct \ Direct \	2-3 t Trf To DD t Trf To DD Withdrawal ald'S F135 t Trf To DD Withdrawal Withdrawal	278.00 Pap A 00004421610 A 00004421620 , Ge Money 69 Q17 Denve A 00004421610 , American E 54 , Citi-Click 2 Pay	1857 er Checks P 00587 445 02129 445 Payment r CO 00587 445 30448225 /payment	2-24 raid	\$500.00 \$500.00 200.00 75.00 5.55 100.00 5.95
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Check	Date 2-4	2-2 2-2 2-2 2-2 2-3 2-3 2-4 2-4 2-4 2-4	Amount \$200.00	Check 1856 Location Internet Internet Mcdons Internet Direct \ Direct \ Internet Direct \ Direct \ Internet	2-3 t Trf To DD t Trf To DD Withdrawal ald'S F135 t Trf To DD Withdrawal Withdrawal t Trf To DD Withdrawal t Trf To DD Withdrawal	278.00 Pap A 00004421610 A 00004421620 , Ge Money 69 Q17 Denve A 00004421610 , American E 54 , Citi-Click 2 Pay A 00004421610 , Merchant Bank , Capital One	1857 er Checks P 00587 445 02129 445 Payment r CO 00587 445 30448225 r/payment 00587 445 kcd Fee Online Pmt	2-24 raid	\$500.00 \$678.00 \$500.00 200.00 75.00 5.55 100.00 5.95 750.00 350.00 64.90 50.00
Check	Date 2-4	2-2 2-2 2-2 2-2 2-3 2-3 2-4 2-4 2-4 2-4	Amount \$200.00	Check 1856 Location Internet Internet Direct \ Mcdon: Internet Direct \ Internet Direct \ Internet Direct \ Southw	2-3 t Trf To DD t Trf To DD Withdrawal ald'S F135 t Trf To DD Withdrawal Withdrawal t Trf To DD Withdrawal withdrawal withdrawal	278.00 Pap A 00004421610 A 00004421620 , Ge Money 69 Q17 Denve A 00004421610 , American E 54 , Citi-Click 2 Pay A 00004421610 , Merchant Bank , Capital One 70954440 8004	1857 er Checks P 00587 445 02129 445 Payment r CO 00587 445 30448225 /payment 00587 445 kcd Fee Online Pmt 359792 TX	2-24 raid 1 1	\$500.00 \$678.00 \$500.00 200.00 75.00 5.55 100.00 5.95 750.00 350.00 64.90 50.00
Check	Date 2-4	2-2 2-2 2-2 2-2 2-3 2-3 2-4 2-4 2-4 2-4 2-4 2-5	Amount \$200.00	Check 1856 Location Internet	2-3 t Trf To DD t Trf To DD Withdrawal ald'S F135 t Trf To DD Withdrawal Withdrawal t Trf To DD Withdrawal withdrawal Withdrawal Withdrawal Withdrawal Withdrawal	278.00 Pap A 00004421610 A 00004421620 , Ge Money 69 Q17 Denve A 00004421610 , American E 54 , Citi-Click 2 Pay A 00004421610 , Merchant Bank , Capital One 70954440 8004 , KeyBank N.A.	1857 er Checks P 00587 445 02129 445 Payment r CO 00587 445 30448225 /payment 00587 445 kcd Fee Online Pmt 359792 TX Loan Paym	2-24 aid 1 1 1	\$500.00 \$678.00 \$500.00 200.00 75.00 5.55 100.00 5.95 750.00 350.00 64.90 50.00 40.10
Check	Date 2-4	2-2 2-2 2-2 2-2 2-3 2-3 2-4 2-4 2-4 2-4	Amount \$200.00	Check 1856 Location Internet	2-3 t Trf To DD t Trf To DD Withdrawal ald'S F135 t Trf To DD Withdrawal Withdrawal t Trf To DD Withdrawal Withdrawal Withdrawal Withdrawal Withdrawal Withdrawal Withdrawal Withdrawal	278.00 Pap A 00004421610 A 00004421620 , Ge Money 69 Q17 Denve A 00004421610 , American E 54 , Citi-Click 2 Pay A 00004421610 , Merchant Bank , Capital One 70954440 8004	1857 er Checks P 00587 445 02129 445 Payment r CO 00587 445 30448225 rpayment 00587 445 kcd Fee Online Pmt 359792 TX Loan Paymymt Creditca	2-24 aid 1 1 1	\$500.00 \$678.00 \$500.00 200.00 75.00 5.55 100.00 5.95 750.00 350.00 64.90 50.00

Direct Withdrawal, Wells Fargo Finaonline Pmt

Direct Withdrawal, Barclaycard US Creditcard

Internet Trf To DDA 0000442161000587

Internet Trf To DDA 0000442162002129

Direct Withdrawal, Paychex Eib

Hcg*Mighty Mendit

Direct Withdrawal, American Expresselec Remit

4451

4451

4451

4451

4451

Invoice

215-3615122 PA

2-5

2-6

2-9

2-9

2-10

2-11

2-11

2-12

2-13

2-13





btra		

(con't)

Withdrawals Date	Serial#	Location	
	OCHUI #		400.00
<u>2-13</u>		POS Mac Vzwrlss Debitma Vi Folsom CA	180.00
<u>2-13</u>		Direct Withdrawal, Chase Epay	140.00
2-13		Southwes 05268521923040 8004359792 TX	7.50
2-13		Southwes 05268521922661 8004359792 TX	7.50
<u>2-17</u>		Internet Trf To DDA 0000442161000587 4451	200.00
2-17		Internet Trf To DDA 0000442162002129 4451	100.00
2-19		Internet Trf To DDA 0000442162002129 4451	100.00
2-20		Internet Trf To DDA 0000442161000587 4451	200.00
2-20		Direct Withdrawal, Wamu/Pvn Paymt Creditcard	145.00
2-20		POS Exa Sam'S Club Murray UT	9.01
2-23		Internet Trf To DDA 0000442162002129 4451	50.00
2-23		Direct Withdrawal, Capital One Online Pmt	30.00
2-23		Southwes 05268772860264 8004359792 TX	5.00
2-23		Southwes 05268772729581 8004359792 TX	5.00
2-24		Direct Withdrawal, Wamu/Pvn Paymt Creditcard	215.00
2-25		Internet Trf To DDA 0000442162002129 4451	250.00
		Total subtractions	\$10,940.20

Fees and charges

Date		Quantity	Unit Charge	
2-27-09	Service Charge	1	15.00	-\$15.00
	_	Fees and charges assessed this period		-\$15.00





OnePass	Miles earned	Bonus miles	Adjusted miles	OnePass miles	Total miles
number	this period	this period	this period	this period	this year
WP206268	146	•	•	146	1,174

Account messages

Important information regarding changes to your Account.

Effective April 1, 2009, the following changes will be made to your account.

The number of tiers for transaction limits used to assess the Overdraft Item and Return Item (NSF) Charges will change from three tiers to two tiers (three or more OD/NSF transactions) and the charges will increase to \$37.00 for the second tier. Each overdraft and returned item will continue to be counted over a rolling 12 statement period to determine the charge to be assessed.

The charge for an outgoing domestic wire transfer will increase to \$25.00.





Account messages (con't)

The charge for an outgoing international wire transfer will increase to \$40.00.

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

Important notice to KeyMiles and KeyMiles Preferred Debit Card Customers

Important information regarding changes to your KeyBank KeyMiles(R) Debit Card Program

On March 20, 2009, the following changes will go into effect based on the type of Card you have.

KeyMiles Card

For PIN/POS purchase transactions made with your Card you will earn (1) OnePass mile for every \$6.00 spent. For signature purchase transactions made with your Card you will continue to earn one (1) Onepass mile for every \$2.00 spent. The KeyMiles Card annual membership fee will be waived each year if you earned 15,000 Onepass miles during the year prior to your enrollment anniversary month.

KeyMiles Preferred Card

For PIN/POS purchase transactions made with your Card you will earn (1) OnePass mile for every \$6.00 spent. For signature purchase transactions made with your Card you will continue to earn one (1) OnePass mile for every \$1.00 spent. The KeyMiles Preferred Card annual membership fee will continue to be waived.

For cardholders with a KeyMiles Card or a KeyMiles Preferred Card or if you are waiting for receipt of a new Card, there will be a change as to when you will receive your one time enrollment bonus miles. You will receive your enrollment bonus miles after you have made three signature purchase transactions.

Please read and retain this information with the Rules for KeyBank's KeyMiles Debit Card Program.





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 FLECTRONIC 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:

- Transfer to Savings Account XFFR TO SAV 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

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

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

- 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.

register other de are not	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.				List any deposits from your check register th are <i>not</i> shown on your statement.				
Check #	Amount		Date Amount						
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