



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

**Business Banking Statement**  
**February 28, 2011**  
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442161000546



9 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)

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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.*

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

Beginning balance 1-31-11	\$3,060.25
10 Additions	+15,427.54
77 Subtractions	-15,424.33
Net fees and charges	-17.00
<b>Ending balance 2-28-11</b>	<b>\$3,046.46</b>

**Additions**

<i>Deposits</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>	
	2-3		Internet Trf Fr DDA 0000442161004993 4451	\$2,000.00



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**Additions**  
(con't)

Deposits	Date	Serial #	Source	
	2-3		Deposit Branch 0216 Utah	975.00
	2-7		Internet Trf Fr DDA 0000442161004993 4451	2,000.00
	2-7		POS Mac 6543 N Landmark Dr Park City UT	10.64
	2-10		Internet Trf Fr DDA 0000442161004993 4451	2,000.00
	2-14		Internet Trf Fr DDA 0000442161004993 4451	2,000.00
	2-14		Internet Trf Fr DDA 0000442161004993 4451	2,000.00
	2-15		Internet Trf Fr DDA 0000442161004993 4451	441.90
	2-22		Internet Trf Fr DDA 0000442161004993 4451	2,000.00
	2-28		Internet Trf Fr DDA 0000442161004993 4451	2,000.00
<b>Total additions</b>				<b>\$15,427.54</b>

**Subtractions**

Paper Checks \* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
2069	2-2	\$215.00	2072	2-4	337.87	*2076	2-15	200.00
2070	2-2	200.00	2073	2-7	318.00	*2078	2-22	60.00
2071	2-3	85.00	2074	2-8	70.00	2079	2-23	120.00
<b>Paper Checks Paid</b>								<b>\$1,605.87</b>

eChecks checks converted to electronic ACH transactions

Check	Date	Source	Amount
2077	2-18	E-CHECK# 0000002077 WFHM MORTGAGE CHKPAYMT	\$330.03
<b>eChecks paid</b>			<b>\$330.03</b>

**Total paper checks and eChecks paid \$1,935.90**

Withdrawals	Date	Serial #	Location	Amount
	2-1		Direct Withdrawal, KeyBank N.A. Loan Paymt	\$116.30
	2-1		Carrabba'S #9501 Orem UT	108.10
	2-1		Ucs - Cancer Centerqps Slc UT	20.00
	2-2		Crown Burger Restoran Salt Lake Citut	18.77
	2-2		Travel Clean Corp Qps Park City UT	10.00
	2-2		POS Mac Usps 496802015 Park City UT	4.95
	2-3		St Mark S Hospital 8002604913 TN	500.00
	2-3		ATM Mac Salt Lake City Air Salt Lake UT	202.00
	2-3		POS Mac State Liquor # Park City UT	90.76
	2-3		POS Mac Cvs 08883 Santa Ana CA	26.09
	2-3		Jeremy Store 00403428 Park City UT	15.37
	2-3		Travel Clean Corp Qps Park City UT	10.00
	2-3		Ucs - Oral Pharmacyqps Salt Lake Ctyut	9.90
	2-3		Direct Withdrawal, American E 5430448225	7.95
	2-4		Jeremy Store 00403428 Park City UT	51.35
	2-4		Sharis *Berries 877-237-7437 CA	32.98
	2-4		Crown Burger Restaurant Salt Lake Citut	18.98
	2-7		Direct Withdrawal, KeyBank N.A. Loan Paymt	483.80



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**Subtractions**

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	2-7		Internet Trf To DDA 0000442161000587 4451	200.00
	2-7		POS Mac Staples, Inc. Park City UT	180.77
	2-7		Direct Withdrawal, Capital One Online Pmt	141.33
	2-7		Dri*Spotmaucom Regnow.Com/Csmn	58.77
	2-7		Vercie S Ground Floral 229-2383887 GA	48.15
	2-8		Direct Withdrawal, American Expreselec Remit	1,600.00
	2-8		Direct Withdrawal, Citi Card Onlinepayment	1,500.00
	2-8		Bk of Amer Vi/Mconline Pmt	255.00
	2-8		Direct Withdrawal, Chase Epay	100.00
	2-9		POS Mac Costco Whse #0 Salt Lake UT	50.61
	2-9		POS Mac Costco Whse #0 Salt Lake UT	19.21
	2-10		Direct Withdrawal, Paychex Eib Invoice	58.90
	2-10		Jeremy Store 00403428 Park City UT	6.69
	2-11		Ucs - Cancer Centerqps Slc UT	20.00
	2-11		Ucs - Oral Pharmacyqps Salt Lake Ctyut	3.01
	2-14		Internet Trf To DDA 0000442162002129 4451	2,000.00
	2-14		Deervalley Ticket Sale Park City UT	396.00
	2-14		POS Mac Vzwrlls Debitma Vi Folsom CA	208.18
	2-14		Internet Trf To DDA 0000442161000587 4451	75.00
	2-14		Maverik Cntry Stre 3 Park City UT	48.40
	2-14		POS Mac State Liquor # Park City UT	47.54
	2-14		Snyderville Basin Wate 04356497993 UT	34.65
	2-14		Dv Silver Lake Rest Park City UT	3.25
	2-15		Internet Trf To DDA 0000442162002129 4451	1,600.00
	2-15		Gorgoza Mutual Water 435-649-7948 UT	55.00
	2-15		St Regis Deer Crest Di Park City UT	39.59
	2-15		Flippin Burgers Park City UT	26.93
	2-16		Tif*City Florist Tifton GA	48.96
	2-16		Red Rock Junction Salt Lake Citut	47.56
	2-17		POS Mac Qwest Phone/Bmc Denver CO	197.99
	2-17		POS Mac Qwest Phone/Bmc Denver CO	138.65
	2-18		Direct Withdrawal, Barclaycard US Creditcard	125.00
	2-22		Direct Withdrawal, Blueshield of Utins. Prem.	505.12
	2-22		POS Mac Rocky Mountain Pow Portland OR	484.46
	2-22		Internet Trf To DDA 0000442161000587 4451	300.00
	2-22		POS Exa 300 West 1905 So Salt Lake UT	42.59
	2-22		Cafe Rio Park City Q02 Snyderville UT	23.54
	2-23		Internet Trf To DDA 0000442161000587 4451	300.00
	2-23		Direct Withdrawal, Wells Fargo Finaonline Pmt	89.20
	2-23		POS Mac State Liquor S Park City UT	59.80
	2-23		POS Mac Best Buy@Zooms Grapevine TX	32.46
	2-23		Rubios #253 (Murray) Murray UT	30.51
	2-23		Ucs - Cancer Centerqps Slc UT	20.00
	2-23		POS Mac Usps 496802015 Park City UT	4.61
	2-25		Montblanc Online Refil 08009954810 NJ	12.00
	2-28		Bag'N Baggage 007 Dallas TX	250.05
	2-28		Internet Trf To DDA 0000442161000587 4451	200.00
	2-28		POS Mac State Liquor S Park City UT	47.05



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**Subtractions**

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	2-28		Hudson News- Albuquerque NM	24.60
<b>Total subtractions</b>				<b>\$15,424.33</b>

**Fees and charges**

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
2-28-11	Regional ATM Withdrawal Fee	1	2.00	-\$2.00
2-28-11	Service Charge	1	15.00	-15.00
<b>Fees and charges assessed this period</b>				<b>-\$17.00</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	1,266		2	1,264	1,885



**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**

**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.**

Check # or Date	Amount
<b>TOTAL →</b>	<b>\$</b>

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

Date	Amount
<b>TOTAL →</b>	<b>\$</b>

**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.