



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

**Business Banking Statement**  
**January 31, 2009**  
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442161000546



5 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.*

*Time. Money.  
And a way to save on both.*

*Maximize your banking relationship by keeping both your business and personal checking accounts in one place. With the Key Total Banking program, you can easily take advantage of cost- and time-saving benefits.*

*Getting started is easy.*

*If you're a Sole Proprietor:*

- 1. Open a new or have an existing Key Business Reward Checking® account.*
- 2. Open a new or have an existing personal checking account at Key.*

*If you're a Business Signer:*

- 1. You must first be a signer on any new or existing business checking account at Key.*



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**KeyNotes** (con't)

- 2. Open a new or have an existing personal relationship checking account at Key.
- 3. Talk to a Relationship Manager about the Key Total Banking program to have your monthly service charge waived.

Key has a variety of business and personal checking accounts that are designed to provide you the most ideal options to achieve your financial goals.

Call us at 888-KEY4BIZ® (888-539-4249) or visit your local KeyBank branch.

Please note, for clients in Alaska, Washington, Oregon, Maine, Vermont and New York:

If your Key Business Reward Checking Account was opened on or after June 17, 2005, you need not do anything. Your accounts will be linked automatically for purposes of combining balances to waive the monthly Maintenance Service Charge. If you have another type of account that was opened prior to June 17, 2005, and are converting it to a Key Business Reward Checking Account, you must contact KeyBank to have it linked to the accounts mentioned in the second bullet point above for purposes of combining balances to waive the monthly Maintenance Service Charge. You can do this at your local KeyBank branch office or by calling 1-888-KEY4BIZ (1-888-539-4249).

Time to reorder banking supplies for your business checking account? KeyBank has a wide variety of business products to meet the ever-changing needs of your business. With products ranging from three-to-a-page checks and computer/laser checks (compatible with over 1400 types of software) to deposit tickets, stamps, and security deposit bags, you're sure to find something you need. Call 800-503-2345 to speak with a business product expert, or go online to [expertchecks.com](http://expertchecks.com) to place your order today! Your satisfaction is always guaranteed when you buy Harland Clarke checks and accessories.

KeyBank now offers personalized stationery and accessories! Visit [retaildirect.com/keybank](http://retaildirect.com/keybank) for more details!

**Key Business Reward Checking 442161000546**

QUANTUM MANAGEMENT SYSTEMS INC

Beginning balance 12-31-08	\$2,091.07
6 Additions	+26,903.80
62 Subtractions	-24,462.76
Net fees and charges	-234.00
<b>Ending balance 1-31-09</b>	<b>\$4,298.11</b>

**Additions**

Deposits	Date	Serial #	Source	
	1-2		Deposit Branch 0216 Utah	\$2,800.00
	1-6		Deposit Branch 0216 Utah	5,063.83
	1-9		Deposit Branch 0216 Utah	1,491.98
	1-15		Deposit Branch 0216 Utah	981.87
	1-16		Deposit Branch 0216 Utah	12,776.12



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**Additions**  
 (con't)

<i>Deposits</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>	
	1-22		Deposit Branch 0216 Utah	3,790.00
<b>Total additions</b>				<b>\$26,903.80</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>
1849	1-7	\$250.00	*1852	1-12	100.00	1854	1-26	100.00
1850	1-9	205.00	1853	1-22	153.73			
<b>Paper Checks Paid</b>								<b>\$808.73</b>

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	1-2		Internet Trf To DDA 0000442161000587 4451	\$1,000.00
	1-2		Internet Trf To DDA 0000442162002129 4451	100.00
	1-2		Internet Trf To DDA 0000442162003010 4451	50.00
	1-5		Direct Withdrawal, KeyBank N.A. Loan Paymt	483.80
	1-5		Internet Trf To DDA 0000442161000587 4451	300.00
	1-5		Ustc-Dmv Renewal Expre 8012973809 UT	116.00
	1-5		Direct Withdrawal, Merchant Bankcd Fee	64.90
	1-5		Dri*Mediamonkey Element5.Infomn	48.90
	1-5		Direct Withdrawal, American E 5430448225	5.95
	1-6		Direct Withdrawal, American Expreselec Remit	2,100.00
	1-6		Direct Withdrawal, Citi-Click 2 Paypayment	725.00
	1-6		Direct Withdrawal, Wamu/Pvn Paymt Creditcard	210.00
	1-6		POS Mac Qwest Phone/Bmc Denver CO	154.12
	1-6		POS Mac Qwest Phone/Bmc Denver CO	129.01
	1-6		Bk of Amer Vi/Mconline Pmt	100.00
	1-6		Direct Withdrawal, Capital One Online Pmt	50.00
	1-7		Direct Withdrawal, Ge Money Payment	75.00
	1-7		Direct Withdrawal, Wamu/Pvn Paymt Creditcard	55.00
	1-8		Internet Trf To DDA 0000442162002129 4451	100.00
	1-12		Internet Trf To DDA 0000442162002129 4451	2,000.00
	1-12		Internet Trf To DDA 0000442162002129 4451	200.00
	1-12		Eventtickets Clicknpri 888-6950888 TX	46.50
	1-12		Direct Withdrawal, Paychex Eib Invoice	39.00
	1-13		Internet Trf To DDA 0000442162002129 4451	1,500.00
	1-13		Direct Withdrawal, Barclaycard US Creditcard	65.00
	1-14		POS Exa Billmatrix Salt Lake UT	294.71
	1-14		POS Mac E Commerce Group Salt Lake UT	202.82
	1-14		Copy Pak and Idea Fact West Jordan UT	99.42
	1-15		Internet Trf To DDA 0000442162002129 4451	150.00
	1-16		Internet Trf To DDA 0000442162002129 4451	200.00
	1-16		POS Mac Vzwrllss Debitma Vi Folsom CA	182.50
	1-16		POS Mac 12525 Cingular Way Alpharetta GA	83.70
	1-20		Internet Trf To DDA 0000442161002682 4451	9,921.54
	1-20		Internet Trf To DDA 0000442161000587 4451	500.00
	1-20		Internet Trf To DDA 0000442161000587 4451	350.00
	1-20		Direct Withdrawal, Chase Epay	100.00



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**Subtractions**

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>		
	1-20		Coffee Whiz.Com	8009229924	NJ 50.95
	1-20		Dirt Devil	800-321-1134	OH 22.00
	1-20		Dirt Devil	800-321-1134	OH 9.99
	1-21		Direct Withdrawal, Wamu/Pvn	Paymt Creditcard	250.00
	1-21		Internet Trf To DDA	0000442162002129	4451 200.00
	1-21		POS Mac Albertsons	Park City	UT 64.11
	1-21		Disposal.Comalliedwste	866-576-5548	AZ 63.66
	1-21		Mighty Leaf Tea	San Rafael	CA 31.57
	1-22		Internet Trf To DDA	0000442161000587	4451 200.00
	1-22		Southwes	05268519667422	8004359792 TX 144.60
	1-22		Snyderville Basin Wate	4356497993	UT 86.79
	1-23		Copy Pak and Idea Fact	West Jordan	UT 92.05
	1-26		Internet Trf To DDA	0000442162002129	4451 250.00
	1-26		Sams Gas Station	Murray	UT 21.75
	1-26		POS Mac	0125090831	Los Angele CA 9.26
	1-26		Wild Ginger	West Jordan	UT 5.35
	1-27		Westin Los Angeles Arp	Los Angeles	CA 50.15
	1-28		Internet Trf To DDA	0000442162002129	4451 150.00
	1-28		Arbys	1239 00012Q52	Sandy City UT 13.98
	1-29		J2 *Jconnect Service	323-817-3218	CA 34.95
	1-30		Internet Trf To DDA	0000442162002129	4451 100.00
<b>Total subtractions</b>					<b>\$24,462.76</b>

**Fees and charges**

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
1-6-09	Summary - Tier 3 Overdraft Item Charge	4	36.50	-\$146.00
1-7-09	Summary - Tier 3 Overdraft Item Charge	2	36.50	-73.00
1-30-09	Service Charge	1	15.00	-15.00
<b>Fees and charges assessed this period</b>				<b>-\$234.00</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	1,028			1,028	1,028



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

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 question.

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

- 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 with a dollar sign.

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.