

Ասեսիվեստինակեստինումիներիներիներին

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.

Important Notice of Change to your Funds Availability Policy

As a result of the Federal Reserve Banks' reduction in the number of locations at which they process checks, effective December 14, 2009, the KeyBank National Association Funds Availabilty Policy will be revised. The Local Check routing number table in the section titled Other Check Deposits to all other types of Business deposit accounts not listed above in section number 4. in the KeyBank Funds Availabilty Policy is revised. Checks with the routing numbers listed below that previously would have been treated as non-local check deposits will now be treated as local check deposits. The routing numbers listed below were previously considered local to the states of Connecticut, Maine, Vermont and the following counties in New York (Albany, Bronx, Broome, Cayuga, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Herkimer, Jefferson, Kings, Lewis, Madison, Montgomery, Nassau, New York, Oneida, Onondaga, Orange, Oswego, Otsego, Putnam,



KeyNotes (con't)

Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, St. Lawrence, Suffolk, Sullivan, Tioga, Tompkins, Ulster, Warren, Washington, Westchester). These routing numbers will now also be considered local for all checks deposited in KeyBank branches in Ohio, Kentucky, Michigan, Indiana, Colorado, Idaho, Utah, Alaska, Oregon, Washington and in the following counties in New York (Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Steuben, Wayne, Wyoming, Yates):

 $\begin{array}{l} 0110^*, \ 0111^*, \ 0112^*, \ 0113^*, \ 0114^*, \ 0115^*, \ 0116^*, \ 0117^*, \ 0118^*, \ 0119^*, \ 0210^*, \\ 0211^*, \ 0212^*, \ 0213^*, \ 0214^*, \ 0215^*, \ 0216^*, \ 0219^*, \ 0260^*, \ 0280^*, \ 0310^*, \ 0311^*, \\ 0312^*, \ 0313^*, \ 0319^*, \ 0360^*, \ 0510^*, \ 0514^*, \ 0520^*, \ 0521^*, \ 0522^*, \ 0540^*, \ 0550^*, \\ 0560^*, \ 0570^*, \ 2110^*, \ 2111^*, \ 2112^*, \ 2113^*, \ 2114^*, \ 2115^*, \ 2116^*, \ 2117^*, \ 2118^*, \\ 2119^*, \ 2210^*, \ 2211^*, \ 2212^*, \ 2213^*, \ 2214^*, \ 2215^*, \ 2216^*, \ 2219^*, \ 2260^*, \ 2280^*, \\ 2310^*, \ 2311^*, \ 2312^*, \ 2319^*, \ 2360^*, \ 2510^*, \ 2514^*, \ 2520^*, \ 2521^*, \ 2522^*, \\ 2540^*, \ 2550^*, \ 2560^*, \ 2570^* \end{array}$

The routing numbers listed below were previuosly considered local to the states of Ohio, Kentucky, Michigan, Indiana, Colorado, Idaho, Utah, Alaska, Oregon, Washington and in the following counties in New York, (Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Steuben, Wayne, Wyoming, Yates). These routing numbers will now also be considered local for all checks deposited in KeyBank branches in Connecticut, Maine, Vermont, and the following counties in New York (Albany, Bronx, Broome, Cayuga, Chemung, Chenango, Clinton, Columbia, Cortland, Delware, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Herkimer, Jefferson, Kings, Lewis, Madison, Montgomery, Nassau, New York, Oneida, Onondaga, Orange, Oswego, Otsego, Putnam, Queens, Rennselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, St. Lawrence, Suffolk, Sullivan, Tioga, Tompkins, Ulster, Warren, Washington, Westchester).

0220*, 0223*, 0410*, 0412*, 0420*, 0421*, 0422*, 0423*, 0430*, 0432*, 0433*, 0434*, 0440*, 0441*, 0442*, 0515*, 0519*, 0710*, 0711*, 0712*, 0719*, 0720*, 0724*, 0730*, 0739*, 0740*, 0749*, 0750*, 0759*, 0813*, 0830*, 0839*, 0863*, 0910*, 0911*, 0912*, 0913*, 0914*, 0915*, 0918*, 0919*, 0920*, 0921*, 0929*, 0960*, 1010*, 1011*, 1012*, 1019*, 1020*, 1021*, 1022*, 1023*, 1030*, 1031*, 1039*, 1040*, 1041*, 1049*, 1070*, 1110*, 1111*, 1113*, 1119*, 1120*, 1122*, 1123*, 1130*, 1131*, 1140*, 1149*, 1163*, 1210*, 1211*, 1212*, 1213*, 1220*, 1221*, 1222*, 1223*, 1224*, 1230*, 1231*, 1232*, 1233*, 1240*, 1241*, 1242*, 1243*, 1250*, 1251*, 1252*, 2220*, 2223*, 2410*, 2412*, 2420*, 2421*, 2422*, 2423*, 2430*, 2432*, 2433*, 2434*, 2440*, 2441*, 2442*, 2515*, 2519*, 2710*, 2711*, 2712*, 2719*, 2720*, 2724*, 2730*, 2739*, 2740*, 2749*, 2750*, 2759*, 2813*, 2830*, 2839*, 2863*, 2910*, 2911*, 2912*, 2913*, 2914*, 2915*, 2918*, 2919*, 2920*, 2921*, 2929*, 2960*, 3010*, 3011*, 3012*, 3019*, 3020*, 3021*, 3022*, 3023*, 3030*, 3031*, 3039*, 3040*, 3041*, 3049*, 3070*, 3110*, 3111*, 3113*, 3119*, 3120*, 3122*, 3123*, 3130*, 3131*, 3140*, 3149*, 3163*, 3210*, 3241*, 3242*, 3243*, 3250*, 3251*, 3252*

Funds from deposits of local checks will be available on the first business day



KeyNotes (con't)

after the day of your deposit unless the routing number listed above is denoted with an asterisk(*). If the routing number is denoted an asterisk(*), then the first \$100 of your deposit will be available on the first business day after the day of your deposit, and the remaining funds will be available on the second business day after the day of deposit. The rest of the Funds Availability Policy remains unchanged.

Please retain this important information for your records. A complete copy of the revised Funds Availability Policy is available at any KeyBank branch.

Key Business Reward Checking 442161000546 QUANTUM MANAGEMENT SYSTEMS INC

	Ending balance 1-31-10	\$3,106.56
	Net fees and charges	-15.00
	63 Subtractions	-18,698.58
	7 Additions	+20,059.94
QUANTUM MANAGEMENT SYSTEMS INC	Beginning balance 12-31-09	\$1,760.20

Additions

Deposits	Date	Serial #	Source	
	1-4		Deposit Branch 0216 Utah	\$5,000.00
	1-5		Internet Trf Fr DDA 0000442161004993 4451	101.47
	1-7		Deposit Branch 0216 Utah	500.00
	1-12		Deposit Branch 0216 Utah	1,450.97
	1-19		Deposit Branch 0216 Utah	8,607.50
	1-25		Internet Trf Fr DDA 0000442161004993 4451	1,400.00
	1-29		Deposit Branch 0216 Utah	3,000.00
			Total additions	\$20,059.94

Subtractions

Paper Checks	* check missing from sequence
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Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
1945	1-4	\$200.00	1946	1-14	55.55	1947	1-20	8,107.50
				Paid	\$8,363.05			

Withdrawals	Date	Serial #	Location	
	1-4		Internet Trf To DDA 0000442162002129 4451	\$700.00
	1-4		Direct Withdrawal, KeyBank N.A. Loan Paymt	116.30
	1-4		Jeremy Ranch Jeremy Ranch UT	74.81
	1-4		POS Mac State Liquor S Park City UT	66.18
	1-4		MO Bettah Steaks Qps Salt Lake Citut	23.32
	1-4		POS Mac Fresh Market J Jeremy Ran UT	10.68
	1-4		Direct Withdrawal, American E 5430448225	7.95
	1-4		POS Mac Fresh Market J Jeremy Ran UT	4.49



Subtractions

(con't)

Withdrawals		Serial #	Location	
	1-5		Direct Withdrawal, KeyBank N.A. Loan Paymt	483.80
	1-6		Direct Withdrawal, American Expresselec Remit	2,990.05
	1-6		POS Mac Vzwrlss Debitma Vi Folsom CA	125.00
	1-6		Bk of Amer Vi/Mconline Pmt	50.00
	1-6		Candles 4 Less 06192952263 CA	40.16
	1-7		Direct Withdrawal, Citi Card Onlinepayment	1,205.11
	1-8		Direct Withdrawal, Chase Epay	103.00
	1-8		Internet Trf To DDA 0000442162002129 4451	100.00
	1-8		Direct Withdrawal, Capital One Online Pmt	25.00
	<u>1-11</u>		Internet Trf To DDA 0000442162002129 4451	75.00
	<u>1-11</u>		Direct Withdrawal, Paychex Eib Invoice	39.00
	1-11		POS Mac Fresh Market J Jeremy Ran UT	17.54
	1-12		Slysoft.Com Mallow, Cork le	56.55
	1-12		Mastercard Cross Border Fee	0.45
	1-12		Mastercard Currency Exchange Fee	0.11
	1-12		Direct Withdrawal, Barclaycard US Creditcard	50.00
	1-12		Jeremy Store 00403428 Park City UT	45.40
	1-13		Direct Withdrawal, Chase Epay	250.00
	1-13		Direct Withdrawal, Chase Epay	240.00
	1-13		Direct Withdrawal, Chase Epay	170.00
	1-13		Copy Pak and Idea Fact West Jordan UT	43.06
	1-13		Spencer'S Smokin'Grill Park City UT	10.40
	1-14		Fedex 869267329887 Memphis TN	20.97
	1-15		Internet Trf To DDA 0000442161000587 4451	200.00
	1-15		POS Mac Qwest Phone/Bmc Denver CO	175.00
	1-15		POS Mac Qwest Phone/Bmc Denver CO	79.00
	1-19		Direct Withdrawal, Questargas Questargas	251.99
	1-19		Direct Withdrawal, AT&T Payment	129.31
	1-19		Copy Pak and Idea Fact West Jordan UT	100.97
	1-19		Internet Trf To DDA 0000442162002129 4451	100.00
	1-19		Internet Trf To DDA 0000442162002129 4451	100.00
	1-19		Papermart 323-726-8200 CA	35.49
	1-19		POS Mac Fresh Market J Jeremy Ran UT	20.41
	1-19		State Liquor Store 16 Sandy UT	18.43
	1-19		POS Mac Fresh Market J Jeremy Ran UT	13.03
	1-19		Amazon.Com Amzn.Com/Billwa	10.19
	1-20		POS Mac Fresh Market J Jeremy Ran UT	33.98
	1-21		Internet Trf To DDA 0000442161000587 4451	175.00
	1-22		Bk of Amer Vi/Mconline Pmt	100.00
	1-25		Internet Trf To DDA 0000442162002129 4451	300.00
	1-25			275.78
	1-25		Univ Medical Billing 801-213-3850 UT	75.00
	<u>1-25</u> 1-25		POS Mac 101 N Carson St St Carson Cit NV POS Mac Fresh Market J Jeremy Ran UT	50.00
				4.21
	1-25		POS Mac Fresh Market J Jeremy Ran UT	3.28
	1-26		Internet Trf To DDA 0000442161000587 4451	450.00
	1-28		POS Mac Walgreen Compa Englewood CO	45.13
	1-29		Internet Trf To DDA 0000442161000587 4451	200.00
	1-29		Internet Trf To DDA 0000442162002129 4451	100.00



Subtractions

(con't)

	Withdrawals	Date	Serial #	Location			
		1-29		Direct Withdrawal. We	lls Fargo Finaonline Pm	t	80.00
		1-29		Internet Trf To DDA 00			50.00
		1-29		J2 *Jconnect Service		-	15.00
				Total subtractions			\$18,698.58
Fees and charges) Date				Quantity	Unit Charge	
U	1-29-1	0 9	Service Charge		1	15.00	-\$15.00
				Fees and charges as	sessed this period		-\$15.00
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OnePass ® summary	OnePass number	Miles earned this period	Bonus miles this period	Adjusted miles this period	OnePass miles this period	Total miles this vear
·	WP206268	439			439	439
	111 200200	400			400	400



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:

XFER TO SAV	-	Transfer to Savings Account
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 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.

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.

B 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.

registe other c	m your check r any checks o leductions that t shown on you ent.		0	List any deposits from your check register that are <i>not</i> shown on your statement.				
Check # or Date	Amount	Date Amount						
or Date								
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