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12 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.

Time to reorder banking supplies for your business checking account? KeyBank has a wide variety of business products to meet 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 to place your order today. Your satisfaction is always guaranteed when you buy checks and accessories through KeyBank.

NEW! KeyBank now offers personalized stationery and accessories. Visit retaildirect.com/keybank for more details.

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



## KeyNotes (con't)

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 exisiting personal checking account at Key.

*If you're a Business Signer:* 

1. Be a signer on any new or existing business checking account at Key.

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 Maintenance 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.

Now you can get all the benefits of Key Business Online<sup>®</sup>, including the fee-based premium services, FREE\*for three months.

Key Business Online is a simple, powerful and secure money management tool designed to help you make the most of your cash - and your time. In addition to the free core functions, Key Business Online includes four premium services that help you:

- Review previous day's activity and reverse items that appear to be fraudulent or unauthorized.

- Control access levels for the users you create.

- Hold cash longer, and still pay invoices and bills on time.

- Simplify the process of redepositing and recovering returned checks, while increasing the probability of successfully collecting the funds you're owed.

To start your free trial period, call us 1-888-KEY4BIZ®.

\*You must sign up for the premium service (after enrollment in Key Business Online) between 05/01/09 and 08/31/09. To deactivate premium services after the promotional period, contact Key Business Online Support at 1-888-588-3977. Normal charges for these services will apply after the promotional period. Refer to key.com/premiumoffer for service charge details. All services are subject to the terms and conditions of the Key Business Online Agreements.

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

	Ending balance 7-31-09	\$10,197.11
	Net fees and charges	-2.00
	94 Subtractions	-31,620.89
	8 Additions	+33,081.79
TUM MANAGEMENT SYSTEMS INC	Beginning balance 6-30-09	\$8,738.21



## Additions

Deposits	Date	Serial #	Source	
	7-2		Internet Trf Fr DDA 0000442161003474 4451	\$5,000.00
	7-3		Deposit Branch 0216 Utah	3,633.02
	7-7		Deposit Branch 0216 Utah	3,000.00
	7-13		Deposit Branch 0216 Utah	6,000.00
	7-17		Deposit Branch 0216 Utah	6,413.57
	7-23		Deposit Branch 0216 Utah	8,507.96
	7-27		The Home Depot 4415 Park City UT	27.24
	7-28		Deposit Branch 0216 Utah	500.00
			Total additions	\$33,081.79

# Subtractions

Paper Checks

\* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
1889	7-14	\$200.00	1893	7-10	596.42	1897	7-21	200.00
1890	7-2	250.00	1894	7-10	1,000.00	*1899	7-30	850.42
1891	7-6	411.00	1895	7-10	200.00	1900	7-30	666.67
1892	7-10	833.33	1896	7-13	46.75	1901	7-28	525.00
					Pap	er Checks F	Paid	\$5,779.59

eChecks	checks converted	nverted to electronic ACH transactions				
Check	Date	Source				
1000	7 07					

1898	7-27	E-CHECK# 0000001898 READERS DIGEST M CHKPAYMT	\$10.00
		eChecks paid	\$10.00

# Total paper checks and eChecks paid \$5,789.59

Withdrawals	Date	Serial #	Location	
	7-1		Internet Trf To DDA 0000442162002129 4451	\$500.00
	7-1		POS Mac Qwest Phone/Bmc Denver CO	250.00
	7-1		Direct Withdrawal, KeyBank N.A. Loan Paymt	116.30
	7-1		Spring Creek Bbq Addis Addison TX	15.79
	7-1		Sci Vending 1220 Salt Lake Citut	4.00
	7-2		Marriott 33793 Quorum Dallas TX	222.83
	7-2		Air Terminal Gifts Salt Lake Citut	8.53
	7-2		Dallas Love Food & Bev Dallas TX	4.54
	7-2		Dallas Love Food & Bev Dallas TX	3.31
	7-3		Direct Withdrawal, American Expresselec Remit	6,155.60
	7-3		POS Mac Treasure Mount Park City UT	58.72
	7-3		Direct Withdrawal, American E 5430448225	7.95
	7-6		Direct Withdrawal, KeyBank N.A. Loan Paymt	483.80
	7-6		Southwes 05262139549180 08004359792 TX	213.20
	7-6		The Home Depot 4415 Park City UT	164.05
	7-6		Bk of Amer Vi/Mconline Pmt	101.00
	7-6		Flippin Burgers Park City UT	29.34
	7-6		Park City Nursery Park City UT	28.28
	7-6		Southwes 05262139549789 08004359792 TX	5.00



# Subtractions

(con't)

Withdrawals		Serial #	Location	
	7-7		Internet Trf To DDA 0000442162002129 4451	2,000.00
	7-7		Direct Withdrawal, Citi Card Onlinepayment	1,100.00
	7-7		Copy Pak and Idea Fact West Jordan UT	33.87
	7-7		No Worries Cafe & Gril Park City UT	27.48
	7-8		Express Recovery Servi West Valley UT	432.48
	7-8		POS Mac Treasure Mount Park City UT	58.25
	7-9		Internet Trf To DDA 0000442162002129 4451	1,500.00
	<u>7-10</u>		Internet Trf To DDA 0000442162002129 4451	300.00
	7-10		POS Mac Vzwrlss Debitma Vi Folsom CA	150.00
	7-10		POS Mac Qwest Phone/Bmc Denver CO	64.14
	7-10		Direct Withdrawal, Paychex Eib Invoice	39.00
	7-10		Megaplex 17 At Jordan Sandy UT	20.00
	7-13		University of Utah Der Alt Lake Cityut	160.00
	7-14		Direct Withdrawal, Barclaycard US Creditcard	100.00
	7-15		Internet Trf To DDA 0000442161000587 4451	400.00
	7-16		Direct Withdrawal, Chase Epay	250.00
	7-16		Direct Withdrawal, Chase Epay	200.00
	7-16		Direct Withdrawal, Chase Epay	150.00
	7-16		POS Exa 12525 Cingular Way Alpharetta GA	91.70
	7-16		Daily News T2 30556Q19 Salt Lake Citut	20.27
	7-16		Manchu Wok E S30553Qps Salt Lakecityut	9.15
	7-17		Internet Trf To DDA 0000442162002129 4451	300.00
	7-20		Arttix 08013552787 UT	192.00
	7-20		Coffee Whiz.Com 08009229924 NJ	108.89
	7-20		POS Mac #00307 Alberts Park City UT	1.53
	7-23		Southwes 05262143609899 08004359792 TX	427.20
	7-23		Internet Trf To DDA 0000442162002129 4451	300.00
	7-23		Southwes 05262143611199 08004359792 TX	5.00
	7-23		Southwes 05262143614351 08004359792 TX	5.00
	7-24		Internet Trf To DDA 0000442161000587 4451	1,000.00
	7-24		Peter Anthony'S Studio Park City UT	110.00
	7-24		ATM Mac Las-Vegas-Air Las Vegas NV	103.00
	7-24		Jeremy Store 00403428 Park City UT	38.67
	7-24		No Worries Cafe & Gril Park City UT	30.86
	7-27		Southwes 05262144007894 08004359792 TX	307.20
	7-27		Direct Withdrawal, Chase Epay	256.00
	7-27		Southwes 05262144086404 08004359792 TX	188.20
	7-27		Direct Withdrawal, Barclaycard US Creditcard	75.00
	7-27		Marie Callender'S #2 Las Vegas NV	50.42
	7-27		Direct Withdrawal, Capital One Online Pmt	50.00
	7-27		POS Mac State Liquor S Park City UT	36.69
	7-27		Treasure Mountain Spas Park City UT	28.65
	7-27		Ampco Salt Lake Airgps Salt Lake Citut	28.00
	7-27		Coco'S #6052 Las Vegas NV	16.27
	7-27		The O2 Bar and Spa Las Vegas NV	16.22
	7-27		Amazon.Com Amzn.Com/Billwa	8.99
	7-27		Sbarros C Las 30403Qps Las Vegas NV	3.34
	7-27		Treasure Mountain Spas Park City UT	2.86
	7-28		Internet Trf To DDA 0000442162002129 4451	600.00
	1-20			000.00



# Subtractions

(con't)

Withdrawals Date	Serial #	Location	
7-28		POS Exa 12525 Cingular Way Alpharetta GA	87.82
7-28		Southwes 05262144350895 Dallas TX	15.00
7-29		Panasonic Service Part 800-833-9626 WA	19.03
7-29		J2 *Jconnect Service 323-817-3218 CA	15.00
7-30		POS Exa Billmatrix Salt Lake UT	211.08
7-30		Direct Withdrawal, Wf Fin Bank Phone Pymt	200.00
7-30		Southwes 05262144937992 08004359792 TX	188.20
7-30		Bajio Mexican Grill 00 Midvale UT	26.94
7-31		Direct Withdrawal, American Expresselec Remit	2,400.00
7-31		Internet Trf To DDA 0000442161003474 4451	1,500.00
7-31		Direct Withdrawal, Citi Card Onlinepayment	1,200.00
7-31		Enterprise Rent-A-Car Denver CO	124.66
7-31		Direct Withdrawal, Ge Money Payment	75.00
		Total subtractions	\$31,620.89

Fees and							
charges	Date			G	luantity	Unit Charge	
-	7-31-09	Regional ATM With	drawal Fee		1	2.00	-\$2.00
			Fees and charge	es assessed this p	period		-\$2.00
Continenta Airline	al 🔊 .						
OnePass ® summary	OnePass number	Miles earned this period	Bonus miles this period	Adjusted miles this period	OnePas this peri		Total miles this year
	WP206268	1,849		14	1,835		5,163



## 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.

4	register other de	n your check any checks o eductions that shown on you nt.		0	<b>G</b> List any deposits from your check register that are <i>not</i> shown on your statement.			
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