

10 31 T 0216 00000 R EM AO QUANTUM MANAGEMENT SYSTEMS INC 1776 PARK AVE #242 PARK CITY UT 84060-5125

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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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Call 1-888-KEY4BIZ for immediate access to your KeyBank business accounts. Get answers from financial specialists, even outside traditional banking hours. Plus, you can call toll-free from anywhere in the United States.

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We are dedicated to providing exceptional financial products and innovative services. We spend a great deal of time listening to our customers' concerns, analyzing, researching and communicating with support areas to resolve issues in a courteous and efficient manner.

We're here to help.

Any time you have questions about your accounts, call 1-888-KEY4BIZ and discover why service is the Key difference.

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# **KeyNotes** (con't)

Key4Women is a dynamic program offering networking opportunities, ongoing education, access to capital and customized solutions to women business owners across the country. Key4Women has, since 2005, lent \$3 billion to qualified women-owned businesses, and has pledged to lend another \$3 billion to women-owned businesses by 2012. Lean more about the program and enroll by visiting key.com/women today.

# Key Business Reward Checking 442161000546

QUANTUM MANAGEMENT SYSTEMS INC

Ending balance 6-30-09	\$8,738.21
Net fees and charges	-4.00
85 Subtractions	-31,248.19
8 Additions	+31,045.21
Beginning balance 5-31-09	\$8,945.19

# **Additions**

Deposits	Date	Serial#	Source			
	6-3		Deposit	Branch 0216 Utah		\$10,644.82
	6-8		Deposit	Branch 0216 Utah		1,000.00
	6-17		Deposit	Branch 0216 Utah		8,889.82
	6-18		Deposit	Branch 0216 Utah		4,014.65
	6-23		Deposit	Branch 0216 Utah		2,000.00
	6-25		Deposit	Branch 0216 Utah		3,750.00
	6-29		Deposit	Branch 0216 Utah		745.53
	6-30		Easy Sav	rings Fuelman F Rebate	NY	0.39
			Total add	ditions		\$31,045,21

## Subtractions

Paper Checks

\* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
1779	6-3	\$300.00	1881	6-8	500.00	1884	6-23	3,514.65
*1877	6-8	844.44	1882	6-22	500.00	1885	6-23	180.00
*1879	6-8	200.00	1883	6-19	3,166.67	*1888	6-25	1,166.67
1880	6-8	552 50						

Paper Checks Paid \$10,924.93

Withdrawals Date	Serial#	Location	
6-1		Direct Withdrawal, Capital One Online Pmt	\$75.00
6-1		Arbys Colorado Blvdqps Denver CO	7.33
6-3		Disposal.Comalliedwste 866-576-5548 AZ	68.66
6-3		Direct Withdrawal, American E 5430448225	5.95
6-4		Direct Withdrawal, American Expresselec Remit	3,000.00
6-4		Direct Withdrawal, Citi Card Onlinepayment	1,200.00
6-4		Internet Trf To DDA 0000442162002129 4451	700.00
6-4		Direct Withdrawal, Chase Epay	100.00





Subtractions

(con't)

Withdrawals		Location	
	6-4	Direct Withdrawal, Chase Epay	100.00
	6-4	Bk of Amer Vi/Mconline Pmt	100.00
	6-4	Southwes 05262133591762 Dallas TX	2.50
	6-5	Direct Withdrawal, KeyBank N.A. Loan Paymt	483.80
	6-5	Southwes 05262133750321 Dallas TX	2.50
	6-8	POS Mac Smiths Park City UT	9.83
	6-9	POS Mac Qwest Phone/Bmc Denver CO	200.00
	6-9	POS Mac Qwest Phone/Bmc Denver CO	64.14
	6-9	Cinemark Movies 335Q36 Park City UT	11.50
	6-9	Cinemark Movies 335Q36 Park City UT	9.50
	6-10	Gorgoza Mutual Water C Park City UT	267.62
	6-10	Direct Withdrawal, Chase Epay	220.00
	6-10	Direct Withdrawal, Barclaycard US Creditcard	75.00
	6-10	Direct Withdrawal, Paychex Eib Invoice	39.00
	6-12	Internet Trf To DDA 0000442162002129 4451	2,000.00
	6-12	Internet Trf To DDA 0000442162002129 4451	400.00
	6-12	Red Rock Brewing Pc Park City UT	31.07
	6-12	No Worries Cafe & Gril Park City UT	29.88
	6-15	Internet Trf To DDA 0000442162002129 4451	1,000.00
	6-15	Internet Trf To DDA 0000442162002129 4451	500.00
	6-15	Internet Trf To DDA 0000442161000587 4451	500.00
	6-15	Internet Trf To DDA 0000442162002129 4451	300.00
	6-15	Southwes 05262135748826 Dallas TX	214.30
	6-15	POS Mac Costco Whse #0 Salt Lake UT	128.48
	6-15	State Liquor Store 20 Salt Lake Citut	36.86
	6-15	POS Mac 1818 So 300 West S Salt Lake UT	27.97
	6-15	Denny'S #7480 Q67 Salt Lake Citut	19.05
	6-15	Carmike 078987 West Valey Ciut	8.50
	6-15	Southwes 05262135748467 Dallas TX	5.00
	6-16	Hotwire-Sales Final 866-468-9473 CA	304.78
	6-18	Internet Trf To DDA 0000442162002129 4451	250.00
	6-19	POS Mac Vzwrlss Debitma Vi Folsom CA	250.00
	6-19	POS Mac 12525 Cingular Way Alpharetta GA	161.43
	6-19	Mayan Adventure Sandy UT	11.25
	6-22	Direct Withdrawal, American Expresselec Remit	2,000.00
	6-22	Internet Trf To DDA 0000442162002129 4451	300.00
	6-22	Southwes 05262136932455 Dallas TX	250.20
	6-22	No Worries Cafe & Gril Park City UT	25.37
	6-22	Southwes 05262136933287 Dallas TX	5.00
	6-23	Copy Pak and Idea Fact West Jordan UT	713.12
	6-23	Ghidotti'S Park City UT	90.40
	6-24	POS Exa Sam'S Club Murray UT	165.90
	6-24	The Home Depot 4415 Park City UT	85.58
	6-24	Last Samurai Park City UT	62.25
	6-25	Internet Trf To DDA 0000442162002129 4451	500.00
	6-25	Copy Pak and Idea Fact West Jordan UT	162.52
	6-25	Ruby River 408 Sandy UT	27.26
	6-26	ATM Mac Las-Vegas-Bag Las Vegas NV	203.00
	6-26	POS Exa Billmatrix Salt Lake UT	195.71





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Withdrawals	Date	Serial#	Location	
	6-26		Peter Anthony'S Studio Park City UT	125.00
	6-26		No Worries Cafe & Gril Park City UT	32.59
	6-29		ATM Mac 3570 Las Vegas Blv Las Vegas NV	504.99
	6-29		Internet Trf To DDA 0000442161000587 4451	500.00
	6-29		Internet Trf To DDA 0000442162002129 4451	400.00
	6-29		Direct Withdrawal, Chase Epay	225.00
	6-29		Caesars Hyakumi Las Vegas NV	130.22
	6-29		Caesars Galleria Bar Las Vegas NV	107.00
	6-29		Direct Withdrawal, Ge Money Payment	75.00
	6-29		Caesars Galleria Bar Las Vegas NV	71.00
	6-29		Direct Withdrawal, Capital One Online Pmt	50.00
	6-29		Chevron 0301931 Salt Lake Citut	38.81
	6-29		J2 *Jconnect Service 323-817-3218 CA	15.00
	6-30		The Signature Front DE Las Vegas NV	189.77
	6-30		Ampco Salt Lake Airqps Salt Lake Citut	60.00
	6-30		Marriott City Center F Salt Lake Ctyut	41.67
	6-30		Mgm Grand Delights Las Vegas NV	40.95
	6-30		POS Mac Shell Dallas TX	9.05
			Total subtractions	\$31,248.19

# Fees and charges

Date		Quantity	Unit Charge	
6-30-09	Regional ATM Withdrawal Fee	2	2.00	-\$4.00
	Fees and charges as	sessed this period		-\$4.00



OnePass ® summary

OnePass	Miles earned	Bonus miles	Adjusted miles	OnePass miles	Total miles
number	this period	this period	this period	this period	this year
WP206268	1,858			1,858	3,328





## 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:

XFFR 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

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.

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