Business Banking Statement November 30, 2009 page 1 of 6

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)

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 October 16, 2009, the KeyBank National Association Funds Availablity 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 Availability 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 state of Colorado. These routing numbers will now also be considered local for all checks depsited in KeyBank branches in Ohio, Kentucky, Michigan, Indiana and in the following counties in New York (Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Steuben, Wayne, Wyoming, Yates):



KeyNotes (con't)

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0920*, 0921*, 0929*, 1010*, 1011*, 1012*, 1019*, 1020*, 1021*, 1022*, 1023*, 1030*, 1031*, 1039*, 1070*, 1110*, 1111*, 1113*, 1119*, 1120*, 1122*, 1123*, 1130*, 1131*, 1140*, 1149*, 1163*, 2920*, 2921*, 2929*, 3010*, 3011*, 3012*, 3019*, 3020*, 3021*, 3022*, 3023*, 3030*, 3031*, 3039*, 3070*, 3110*, 3111*, 3113*, 3119*, 3120*, 3122*, 3123*, 3130*, 3131*, 3140*, 3149*, 3163*
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The routing numbers listed below were previously considered local to the states of Ohio, Kentucky, Michigan, Indiana, 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 Colorado.

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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*, 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*, 3040*, 3041*, 3049*
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Funds from deposits of local checks will be available on the first business day after the day of your deposit unless the routing number listed above is denoted with an asterisk(*). If the routing number is denoted with 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.

Sign-up as a new KeyBank Payroll Services, Powered by CompuPay, client by 12/31/09, and receive one year of Peachtree by Sage Complete Accounting 2010 software and customer support free. Visit key.com/smallbusiness for promotion details and instructions.

Payroll services and promotional offer provided by CompuPay Inc to new payroll clients only. Peachtree Complete services provided by Sage for new Peachtree by Sage clients only. Single user version of Peachtree Complete. KeyBank is Member FDIC.

Enter the \$2,000 Online Bill Pay Sweepstakes.

How to Enter: Simply complete five or more online payments with Online Bill Pay* between October 1 and November 30, 2009, and you'll be entered automatically in our sweepstakes drawing.**

One (1) First Prize: \$2,000 Key Possibilities® Mastercard® Gift card Two (2) Second Prizes: \$1,000 Key Possibilities® Mastercard® Gift Cards Three (3) Third Prizes: \$250 Key Possibilities® Mastercard® Gift Cards

Online Bill Pay lets you pay anyone you would normally pay with a check,





KeyNotes (con't)

schedule single, recurring, and future dated payments, conveniently view payment history, and more.

(Get started today. Visit key.com and sign up for Online Bill Pay.)

Key Business Reward Checking 442161000546

QUANTUM MANAGEMENT SYSTEMS INC

9 Additions	+16,282.26
79 Subtractions	-14,047.21
Net fees and charges	-52.00
Ending balance 11-30-09	\$8.059.86

Additions

Deposits	Date	Serial#	Source			
	11-4		Internet Trf	Fr DDA 0000442161004993	4451	\$2,000.00
	11-5		Internet Trf	Fr DDA 0000442161004993	4451	789.20
	11-5		Internet Trf	Fr DDA 0000442161004993	4451	472.57
	11-9		Internet Trf	Fr DDA 0000442161004993	4451	1,000.00
	11-9		Internet Trf	Fr DDA 0000442161000587	4451	150.00
	11-12		Deposit E	Branch 0216 Utah		1,390.00
	11-13		Deposit E	Branch 0216 Utah		1,500.00
	11-23		Deposit E	Branch 0216 Utah		7,683.95
	11-30		Deposit E	Branch 0216 Utah		1,296.54
			Total addit	tions		\$16 282 26

Subtractions

Paper Checks

* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
1957	11-2	\$50.00	1959	11-23	20.00	*1966	11-30	185.00
1958	11-3	20.00	1960	11-17	90.00			_

Paper Checks Paid \$365.00

eChecks checks converted to electronic ACH transactions

Check	Date	Source		
1961	11-25	E-CHECK# 0000001961 CMS MEDICARE	CHKPAYMT	\$317.40
				*

eChecks paid \$317.40

Total paper checks and eChecks paid

\$682.40

^{*}Normal account service charges still apply.

^{**}There is no purchase necessary to enter or win. See official rules at Key.com for complete details.





Subtractions

(con't)

Vithdrawals		Serial#	Location Internet Trf To DDA 0000442162002129 4451	\$600.00
	11-2			
	11-2 11-2		Internet Trf To DDA 0000442161000587 4451 POS Exa Billmatrix Salt Lake UT	300.00 252.95
	11-2			
	11-2		Direct Withdrawal, KeyBank N.A. Loan Paymt	116.30
	11-2		Internet Trf To DDA 0000442162002129 4451 Internet Trf To DDA 0000442162002129 4451	100.00 100.00
	11-2			17.76
	11-2		Kneaders Bakery 003 Midvale UT Supersonic Carwash Murray UT	15.50
	11-2			205.00
	11-3		Ustc-Dmv Renewal Expre 08012973809 UT	106.50
	11-3		Direct Withdrawal, American E 5430448225	7.95
	11-4		Direct Withdrawal, Capital One Online Pmt	30.00
	11-5		Direct Withdrawal, American Expresselec Remit	5,641.08
	11-5		Direct Withdrawal, KeyBank N.A. Loan Paymt	483.80
	11-5		Internet Trf To DDA 0000442162003010 4451	30.00
	11-5		Ampco Salt Lake Airqps Salt Lake Citut	28.00
	11-5		Great Ame Bage30551Qps Salt Lakecityut	7.53
	11-6		Direct Withdrawal, Citi Card Onlinepayment	1,100.00
	11-9		POS Mac Fresh Market J Jeremy Ran UT	23.72
	11-10		Copy Pak and Idea Fact West Jordan UT	66.25
	11-10		Direct Withdrawal, Paychex Eib Invoice	48.95
	<u>11-10</u>		POS Mac Fresh Market J Jeremy Ran UT	10.12
	<u>11-12</u>		Internet Trf To DDA 0000442162002129 4451	350.00
	11-12		Internet Trf To DDA 0000442161000587 4451	100.00
	<u>11-12</u>		POS Mac Fresh Market J Jeremy Ran UT	9.42
	<u>11-13</u>		Park City Parking Serv Park City UT	2.00
	<u>11-16</u>		Internet Trf To DDA 0000442161000587 4451	250.00
	11-16		POS Mac Vzwrlss Debitma Vi Folsom CA	180.00
	11-16		Internet Trf To DDA 0000442162002129 4451	100.00
	<u>11-16</u>		POS Exa 12525 Cingular Way Alpharetta GA	87.86
	<u>11-16</u>		Arbys 1239 00012Qps Sandy City UT	11.94
	<u>11-16</u>		Jeremy Store 00403428 Park City UT	10.22
	<u>11-17</u>		Gq Imaging, Inc 03233182155 CA	107.97
	11-17		Southwes 05262166238805 08004359792 TX	2.50
	11-19		POS Mac State Liquor S Park City UT	23.92
	11-19		POS Mac Fresh Market J Jeremy Ran UT	21.26
	11-19		Brothers Bbq III Englewood CO	19.30
	11-19		POS Mac Smiths Park City UT	16.61
	11-19		Cr6546 Asm Den10081933 Denver CO	15.87
	11-20		Hilton Garden Inn Dtc Denver CO	148.83
	11-20		Ghidotti'S Park City UT	116.38
	11-23		Internet Trf To DDA 0000442161000587 4451	500.00
	11-23		Direct Withdrawal, Chase Epay	200.00
	11-23		Direct Withdrawal, Barclaycard US Creditcard	82.02
	11-23		POS Mac The Market At Park City UT	60.07
	11-23		State Liquor Store 01 Park City UT	37.07
	11-23		Treasure Mountain Spas Park City UT	29.66
	11-23		Flippin Burgers Park City UT	17.43
	11-23		Arbys 1239 00012Qps Sandy City UT	13.98





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(con't)

Withdrawals	Date	Serial#	Location	
	11-23		Enterprise Rent-A-Car Denver CO	11.00
	11-23		Enterprise Rent-A-Car Denver CO	2.50
	11-23		Enterprise Rent-A-Car Denver CO	2.50
	11-24		Jeremy Store 00403428 Park City UT	44.31
	11-24		POS Mac Fresh Market J Jeremy Ran UT	17.49
	11-24		Amazon Mktplace Pmts Amzn.Com/Billwa	13.40
	11-25		Direct Withdrawal, Chase Epay	100.00
	11-25		Copy Pak and Idea Fact West Jordan UT	33.87
	11-27		Internet Trf To DDA 0000442161000587 4451	500.00
	11-27		Internet Trf To DDA 0000442162002129 4451	250.00
	11-27		Southwes 05262167748210 08004359792 TX	169.20
	11-27		Marie Callende00100933 Salt Lake Ctyut	74.90
	11-27		State Liquor Store 01 Salt Lake Citut	36.86
	11-27		Jeremy Store 00403Qps Park City UT	20.82
	11-27		Internet Trf To DDA 0000442162003010 4451	20.00
	11-27		POS Mac Fresh Market J Jeremy Ran UT	19.88
	11-27		Marie Cal-009300000935 Salt Lake Ctyut	13.39
	11-27		Southwes 05262167871614 08004359792 TX	5.00
	11-30		Direct Withdrawal, Wells Fargo Finaonline Pmt	85.00
	11-30		Coffee Whiz.Com 08009229924 NJ	58.93
	11-30		POS Mac State Liquor S Park City UT	27.91
	11-30		Rubios #253 (Murray) Murray UT	25.13
	11-30		J2 *Jconnect Service 323-817-3218 CA	15.00
	11-30		Redstone 8 Cinemas 300 Park City UT	12.00
	<u> </u>		Total subtractions	\$14,047.21

Fees and charges

Date		Quantity	Unit Charge	
11-6-09	Tier 2 Overdraft Item Charge	1	37.00	-\$37.00
11-30-09	Service Charge	1	15.00	-15.00
	Fees and charges ass	sessed this period		-\$52.00





OnePass	Miles earned	Bonus miles	Adjusted miles	OnePass miles	Total miles
number	this period	this period	this period	this period	this year
WP206268	785	·		785	9,339



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:

- Transfer to Savings Account XFFR TO SAV 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.

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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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