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11 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.

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.\*\*





# **KeyNotes** (con't)

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, 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.)

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.

# Key Business Reward Checking 442161000546

QUANTUM MANAGEMENT SYSTEMS INC

Beginning balance 9-30-09	\$9,704.50
5 Additions	+17,014.86
73 Subtractions	-20,842.55
Ending balance 10-31-09	\$5,876.81

## Additions

Deposits	Date	Serial#	Source		
	10-2		Deposit	Branch 0216 Utah	\$2,500.00
	10-13		Deposit	Branch 0216 Utah	6,414.86
	10-16		Deposit	Branch 0216 Utah	1,500.00
	10-26		Deposit	Branch 0216 Utah	2,000.00
	10-29		Deposit	Branch 0216 Utah	4,600.00
			Total add	ditions	\$17,014.86

# Subtractions

Paper Checks \* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
1922	10-15	\$150.00	1937	10-6	50.00	1940	10-13	100.00
*1934	10-2	100.00	1938	10-2	435.00	*1951	10-6	85.00
*1936	10-6	150.00	1939	10-13	833.33	1952	10-15	90.00

<sup>\*</sup>Normal account service charges still apply.

<sup>\*\*</sup>There is no purchase necessary to enter or win. See official rules for complete details.





Subtractions	

(con't)

Paper Checks

\* check missing from sequence

Paper Ci	hecks	* chec	k missing fro	m sequence							
Check	Date		Amount	Check	Date	Amount	Check	Date	Amount		
1953	10-19		55.00	*1956	10-27	31.54					
					Paper Checks Paid						
	Withdrawals	Date	Serial#	Loca	ation						
		10-1		Inte	rnet Trf To DD	A 000044216200			\$1,800.00		
		10-1			estcomm*TN4		3-6000 CO		127.62		
		10-1				, KeyBank N.A.	Loan Paymt	t	116.30		
		<u>10-1</u>			estcomm*TN4		3-6000 CO		110.00		
		10-1				Dtc Denver	CO		11.73		
		10-1				10081933 Denv			10.44		
		10-1				69 Q17 Denve			6.64		
		10-1		Am	erican Nationa	Bqps Denver	CO		4.00		
		10-2				Airqps Salt Lak			56.00		
		10-2			o Garage #28		CO		6.00		
		10-5				, American Expre			4,100.00		
		10-5				A 000044216200		-	675.00		
		10-5				, KeyBank N.A.		<u> </u>	483.80		
	<u>10-5</u>				ct Withdrawa		pay 20120 4451	1	255.00		
		10-5 10-5		mie		A 000044216200 Amer Vi/Mconlin		<u> </u>	200.00 125.00		
		10-5		Dire	ect Withdrawa				110.00		
		10-5			eritell Inn Tow		pay ID		95.78		
		10-5			ct Withdrawa		Online Pmt		50.00		
		10-5			Vest End		MS		47.00		
		10-5				, American E 543			7.95		
		10-6				, Citi Card Online			1,100.00		
		10-6				, Wells Fargo Fir			150.00		
		10-6				5Qps Salt Lake			19.29		
		10-8				Amer Vi/Mconlin			100.00		
		10-9		Fou		309476 Salt Lak			42.74		
		10-13				A 000044216100		1	200.00		
		10-13				, Barclaycard US			50.00		
		10-13				, Paychex Eib			39.00		
		10-13		Max	cwells	Park City U			30.76		
		10-13		Dire	ct Withdrawa	, Barclaycard US	S Creditcard		30.00		
		<u>10-15</u>		POS	S Mac Vzw	rlss Debitma Vi	Folsom CA	4	182.25		
		<u>10-15</u>		Inte	rnet Trf To DD	A 000044216200	02129 4451	<u> </u>	150.00		
		<u>10-15</u>				A 000044216100		<u> </u>	150.00		
		<u>10-15</u>				552Qps Salt La			12.49		
		<u>10-19</u>				A 00004421610			250.00		
		10-19			ct Withdrawa		pay		170.00		
		10-19				A 000044216200			150.00		
		10-19				ray) Murray	UT		27.88		
		10-19				000Qps Salt La			12.90		
		10-20			ct Withdrawa		pay		260.00		
		10-20		Pilo		ps Salt Lake C	*		13.98		
		10-20		Sou	tnwes 052621	60526792 0800	4359792 IX		10.00		





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Withdrawals	Date	Serial#	Location	
	10-21		Jeremy Store 00403428 Park City UT	45.00
	10-21		Copy Pak and Idea Fact West Jordan UT	34.73
	10-23		Internet Trf To DDA 0000442161000587 4451	425.00
	10-23		State Liquor Store 01 Salt Lake Citut	36.86
	10-26		Internet Trf To DDA 0000442162002129 4451	250.00
	10-26		Peter Anthony'S Studio Park City UT	125.00
	10-26		Internet Trf To DDA 0000442161000587 4451	75.00
	10-26		Internet Trf To DDA 0000442162002129 4451	50.00
	10-26		Low E Blue Bur30552Qps Salt Lakecityut	12.48
	10-26		Hudson News-Las Vegas Las Vegas NV	8.48
	10-27		Internet Trf To DDA 0000442161002682 4451	5,575.14
	10-27		POS Exa 12525 Cingular Way Alpharetta GA	85.00
	10-28		Internet Trf To DDA 0000442161000587 4451	200.00
	10-28		Copy Pak and Idea Fact West Jordan UT	174.54
	10-29		Ruby River 408 Sandy UT	29.13
	10-30		Blue Roof Market Q39 Park City UT	41.64
	10-30		Rubios #253 (Murray) Murray UT	25.13
	10-30		J2 *Jconnect Service 323-817-3218 CA	15.00
	10-30		Southwes 05262162843611 08004359792 TX	5.00
			Total subtractions	\$20,842.55



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	644	-		644	8,554





# 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.

#### 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.

4	register other de	n your check any checks o eductions that shown on you nt.	6	List any deposits from your check register that are <i>not</i> shown on your statement.				
_	heck #	Amount	Date Amount			ınt		
0	Date							
			TO	ΓAL →	\$			
			6 Enter ending balance shown on your statement.					
			\$					
						<u>'</u>		
			Ø	Add 5 total h	and 6 and e	enter		
			\$					
				Futor (	atal fram (			
			8	Enter	total from 4	<b>۱</b> -		
			\$					
			9	Subtra	ct 8 from 7	and		
				enter o	difference h	nere.		
			\$					
то	TAL →	\$	This amount should agree with your check register balance.					