

442161000546

10 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.

Effective October 15, 2010, Online Banking clients will receive Overdraft Notices exclusively online. This is the fastest method of delivery, and allows you to stay current with account changes. These notices will be available on the "Statements & Documents" tab in Online Banking for up to 24 months.

Online Banking is safe, easy, and convenient. To become an Online Banking client, enroll at key.com.



Paper Checks Paid

\$3,880.62



442161000546

Key Business Reward Checking 442161000546		
QUANTUM MANAGEMENT SYSTEMS INC	Beginning balance 9-30-10	\$3,971.15
	12 Additions	+16,855.91
	63 Subtractions	-18,170.80
	Net fees and charges	-15.00
	Ending balance 10-31-10	\$2,641.26

## **Additions**

Deposits	Date	Serial#	Source		
	10-4		Internet Trf Fr DDA 0000442161004993	4451	\$283.85
	10-5		Internet Trf Fr DDA 0000442161004993	4451	2,000.00
	10-6		Internet Trf Fr DDA 0000442161004993	4451	2,000.00
	10-7		Internet Trf Fr DDA 0000442161004993	4451	298.69
	10-12		Internet Trf Fr DDA 0000442161004993	4451	2,000.00
	10-13		Internet Trf Fr DDA 0000442161004993	4451	2,000.00
	10-15		Deposit Branch 0216 Utah		2,000.00
	10-18		Internet Trf Fr DDA 0000442161004993	4451	2,000.00
	10-20		Deposit Branch 0216 Utah		390.00
	10-21		Internet Trf Fr DDA 0000442161004993	4451	334.24
	10-25		Deposit Branch 0216 Utah		2,549.13
	10-25		Internet Trf Fr DDA 0000442161004993	4451	1,000.00
			Total additions		\$16.855.91

# Subtractions

Paper Checks

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
2027	10-4	\$250.00	2034	10-12	300.00	2037	10-18	505.12
*2030	10-8	625.00	2035	10-14	350.00	2038	10-13	240.00
*2032	10-13	45.50	2036	10-15	800.00	2039	10-19	565.00
2033	10-4	200.00						

\* check missing from sequence

			·	
Withdrawals	Date	Serial#	Location	
	10-1		Internet Trf To DDA 0000442162002129 4451	\$200.00
	10-1		Direct Withdrawal, KeyBank N.A. Loan Paymt	116.30
	10-1		Internet Trf To DDA 0000442161000587 4451	100.00
	10-1		POS Mac Fresh Market J Jeremy Ran UT	35.86
	10-1		Mcdonald'S F1105 Q17 Murray UT	8.80
	10-4		POS Mac E Commerce Group Salt Lake UT	78.19
	10-4		Direct Withdrawal, American E 5430448225	7.95
	10-5		Direct Withdrawal, KeyBank N.A. Loan Paymt	483.80
	10-5		Internet Trf To DDA 0000442161000587 4451	300.00
	10-5		Direct Withdrawal, Capital One Online Pmt	100.00
	10-5		Republic Services Inc 866-576-5548 AZ	64.35
	10-6		Internet Trf To DDA 0000442162002129 4451	350.00
	10-6	-	POS Mac Vzwrlss Debitma Vi Folsom CA	209.76
	10-7		Direct Withdrawal, Amex Epayment ACH Pmt	2,400.00





442161000546

_					
<b>~</b> ∶	ınt	ra	~ti	$\sim$	ns
-	IVL		C-LI	v	113

(con't)

	10-10		Total subtractions	\$18,170.8
Transfers	<i>Date</i> 10-18	Serial #	Destination Trf To DDA 0000442162002129 4451	\$1,500.0
Tue 10 e f = ::-	D-1	0	Destination	
	10-29		J2 *Jconnect Service 323-817-3218 CA	15.0
	10-25		Jeremy Store 00403428 Park City UT	5.3
	10-25		Rubio'S Sugar House Salt Lake Citut	25.
	10-25		POS Mac Qwest Phone/Bmc Denver CO	98.0
	10-25		Internet Trf To DDA 0000442161000587 4451	200.
	10-25		Direct Withdrawal, Chase Epay	217.
	10-25		POS Mac Rocky Mountain Pow Portland OR	220.
	10-25		Internet Trf To DDA 0000442162002129 4451	300.
	10-22		J2 *Jconnect Service 323-817-3218 CA	10.
	10-22		POS Mac Costco Whse #0 Salt Lake UT	50.
	10-22		POS Mac Central Purcha West Jorda UT	142
	10-22		POS Exa Sam'S Club Salt Lake UT	260
	10-21		Snyderville Basin Wate 04356497993 UT	34
	10-21		Peter Anthony'S Studio Park City UT	125
	10-21		Internet Trf To DDA 0000442161004993 4451	334
	10-20		Internet Trf To DDA 0000442162002129 4451	200
	10-20		Internet Trf To DDA 0000442162002129 4451	250
	10-20		Internet Trf To DDA 0000442161000587 4451	300
	10-19		Direct Withdrawal, Barclaycard US Creditcard	125
	10-19		Direct Withdrawal, Chase Epay	157
	10-18		Internet Trf To DDA 0000442162002129 4451	2,000
	10-13		Direct Withdrawal, Wells Fargo Finaonline Pmt	100
	10-13		Internet Trf To DDA 0000442162002129 4451	150
	10-13		Bk of Amer Vi/Mconline Pmt	150
	10-13		Direct Withdrawal, Chase Epay	200
	10-13		Internet Trf To DDA 0000442161000587 4451	300
	10-12		Mcdonald'S F12328 Q17 Heber City UT	6
	10-12		Arbys 6650 00066Qps Heber City UT	21.
	10-12		Direct Withdrawal, Paychex Eib Invoice	39.
	10-12		State Liquor #43 Heber UT	43
	10-12		U-Haul-Gs-Automotivgps Heber UT	52
	10-12		U-Haul-Gs-Automotivgps Heber UT	129
	10-12		Internet Trf To DDA 0000442102002129 4451	200
	10-8		Internet Trf To DDA 0000442162002129 4451	200
	10-8		Eden Brothers Homestead FL POS Mac Fresh Market J Jeremy Ran UT	24.
	10-8 10-8		Direct Withdrawal, Citi Card Onlinepayment	1,500. 109.
	10-7		Copy Pak and Idea Fact 801-2541425 UT	38.



## Business Banking Statement October 31, 2010 page 4 of 5

442161000546

Fees	and
charg	ges

Date		Quantity	Unit Charge	
10-29-10	Service Charge	1	15.00	-\$15.00

Fees and charges assessed this period

-\$15.00



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	532			532	8,650





## 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.

#### E OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFE

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
- 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

ADV CR CARD

- 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 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

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O Box 93885, Cleveland, OH 44101-4825.

In your letter, give us the following information:

- Account Information : Your name and account number
- Dollar Amount: The dollar amount of the suspected error.

  Description of the Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it was a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in auestion.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Explanation of Finance Charge:** Your Finance Charge attributable to interest (hereinafter referred to as interest) is computed using the Average Daily Balance method.

Average Daily Balance method (Balance Subject to Interest Rate): Your interest is Average Daily Balance method (Balance Subject to Interest Rate): You'r Interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

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.Ó. 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	any checks of any checks of eductions that shown on your nt.	6	your ch	y deposits in neck registers shown on ent.	er that
-	heck #	Amount	ı	Date	Amou	ınt
0	r Date					
			то	ΓAL →	\$	
			<b>6</b>		nding balar on your ent.	nce
			\$			
			Ø	Add 5 total h	and 6 and e	enter
			\$			
			8	Enter t	otal from 4	l.
			\$			
			_	0.14		
			9		ct 8 from 7 difference b	
			\$			
TO.	ΓAL →	\$			should agre	