



KeyBank
P.O. Box 22114
Albany, NY 12201-2114

Business Banking Statement
September 30, 2009
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442161000546



13 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 September 11, 2009, the KeyBank National Association Funds Availability 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 on 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 counties of Elkhart, Marshall, St. Joseph and Starke in Indiana. These routing numbers will now be considered local for all checks deposited in KeyBank branches in Indiana and in the following states and counties:



KeyNotes (con't)

Ohio, Kentucky, Michigan, and the following counties in New York (Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Steuben, Wayne, Wyoming, Yates) - 0710, 0711*, 0712, 0719, 0730*, 0739*, 0750*, 0759*, 1040*, 1041*, 1049*, 2710, 2711*, 2712, 2719, 2730*, 2739*, 2750*, 2759*, 3040*, 3041*, 3049*

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.

The following revision will be made amending the Deposit Account Agreement and Funds Availability Policy provided to you when you opened your KeyBank Account, as amended.

Effective December 1, 2009, the following paragraph will be added at the end of Section 3. Deposits to Accounts

Important Notice to Business Customers regarding Internet Gambling.

The Unlawful Internet Gambling Enforcement Act (UIGEA) prohibits any person or other entity from making or accepting a Restricted Transaction as defined in UIGEA and regulation GG. All Restricted Transactions at KeyBank are prohibited. We have established certain policies and procedures designed to identify and block, or prevent payment of, any Restricted Transaction involving your Account(s) with us. Also we may at our sole discretion block or prevent payment of all Internet gambling transactions without notice to you. You hereby acknowledge and agree that we shall have no obligation or liability of any kind for blocking, or failing to block, any Restricted Transaction or other Internet gambling transaction.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the the revised Deposit Account Agreement and Funds Availability Policy is available at any KeyBank branch.

IMPORTANT NOTICE OF CHANGE TO YOUR DEPOSIT ACCOUNT AGREEMENT

The following revisions will be made amending the Deposit Account Agreement and Funds Availability Policy provided to you when you opened your KeyBank Account, as amended.

Revisions to Section **10. Account Statements; Limitations on Time to Report Forgeries and Errors** will be effective November 1, 2009 for all monthly cycling Accounts and effective January 1, 2010 for all quarterly cycling Accounts. The heading for Section **10. Account Statements; Limitations on Time to Report Forgeries and Errors** will be revised to read **10. Account Statements; Limitations on Time to Report Unauthorized Transactions, Forgeries and Errors.**



KeyNotes (con't)

In Section 10, the eighth paragraph will be replaced with the following bolded paragraph to reflect changes in the number of days for you to review your Account statement and report any errors or other irregularities to us.

You must notify us as soon as possible after receiving your Account statement if you believe there is an error or irregularity of any kind, including any unauthorized transaction or signature, lack of signature or alteration. You agree that thirty (30) days after we mailed a statement (or otherwise made it available to you) is a reasonable amount of time for you to review your Account statement and report any errors or other irregularities. In addition, by law we may be relieved of any potential liability for multiple unauthorized signatures or alterations by the same wrongdoer if you do not notify us in writing within thirty (30) days after your statement containing the first such irregularity was mailed or otherwise made available to you. Similarly, by law we may be relieved of any potential liability for losses arising due to your negligence. You agree that failure to report any error or irregularity in writing within thirty (30) days after we mailed your statement (or otherwise made it available to you) shall preclude you from recovering any amounts from us. No legal proceeding or action shall be brought by you against us to recover any amount alleged to have been improperly paid out of the Account (as well as related losses) due to an unauthorized transaction or signature, alteration or other defect unless (1) you have given the written notice provided above, and (2) such action shall have been commenced within the time required by applicable law. Transactions involving electronic funds transfers may be governed by the Electronic Fund Transfer Act and may be subject to KeyBank's Terms and Conditions for Electronic Fund Transfer Transactions.

In Section 10, the following new paragraph pertaining to remotely created checks will follow the eighth paragraph in this section and the current last paragraph of this section remains unchanged.

You may not deposit remotely created checks (items not bearing the maker's signature, but purporting to be authorized by the maker) to an account with us without our prior, express written consent. If you deposit remotely created checks with us, you agree that we may withhold a portion of the proceeds of such drafts or other funds in your Accounts in a reserve account, in an amount that we reasonably believe may be needed to cover future chargebacks, returned items, and/or claims that such drafts were unauthorized. You grant us a security interest in the reserve account. Unless we agree otherwise in writing with you, reserve funds shall not bear interest. Our rights to charge your Account for returned remotely created checks will not be limited by the balance or existence of any reserve. Our rights with respect to the reserve, as well as the security interest granted to us, shall survive the termination of this Agreement. We may discontinue accepting remotely created checks at any time without cause or prior notice.

Revisions to Section **25. Arbitration Provision** are effective immediately.

In Section **25. Arbitration Provision** in the first sentence of the fourth paragraph the National Arbitration Forum is being replaced with the American Arbitration Association. Under the last paragraph of the section, **Contacting Arbitration Administrators** the contact information for the National Arbitration Forum is being deleted and the contact information for the American Arbitration Association is being added as follows: **American Arbitration Association**, 1633 Broadway, 10th Floor, New York, New York 10019, www.adr.org. (800) 778-7879, Commercial or Consumer Rules.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised *Deposit Account Agreement and Funds Availability Policy* is available at any KeyBank branch.



442161000546

Key Business Reward Checking 442161000546
 QUANTUM MANAGEMENT SYSTEMS INC

Beginning balance 8-31-09	\$12,359.41
6 Additions	+16,388.69
89 Subtractions	-19,043.60
Ending balance 9-30-09	\$9,704.50

Additions

Deposits	Date	Serial #	Source	
	9-15		Internet Trf Fr DDA 0000442161004993 4451	\$500.00
	9-15		Direct Deposit, Key Web Micro-Dpmicro-Dep	0.11
	9-15		Direct Deposit, Key Web Micro-Dpmicro-Dep	0.04
	9-16		Deposit Branch 0216 Utah	3,500.00
	9-21		Deposit Branch 0216 Utah	6,000.00
	9-29		Deposit Branch 0216 Utah	6,388.54
Total additions				\$16,388.69

Subtractions

Paper Checks * check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
1916	9-1	\$666.67	1927	9-10	300.00	1931	9-21	104.00
*1918	9-1	914.01	1928	9-16	25.00	1932	9-18	1,166.67
1919	9-1	1,888.88	1929	9-15	12.00	1933	9-28	362.00
*1923	9-1	200.00	1930	9-21	500.00	*1935	9-30	70.00
*1926	9-1	333.33						

Paper Checks Paid \$6,542.56

Withdrawals	Date	Serial #	Location	
	9-1		Direct Withdrawal, American Expressec Remit	\$3,300.00
	9-1		Direct Withdrawal, KeyBank N.A. Loan Paymt	116.30
	9-1		Disposal.Comalliedwste 866-576-5548 AZ	63.66
	9-1		POS Mac Best Buy #1761 Park City UT	48.90
	9-1		Brothers Bbq III Englewood CO	9.43
	9-1		Cr6546 Asm Den10081933 Denver CO	7.40
	9-2		Bk of Amer Vi/Mconline Pmt	150.00
	9-2		Ampco Salt Lake Airqps Salt Lake Citut	40.00
	9-2		Hyatt Hotels Dtc F & B Denver CO	2.97
	9-3		Hyatt Hotels Den Tech Denver CO	100.73
	9-3		Hyatt Hotels Den Tech Denver CO	10.00
	9-3		Direct Withdrawal, American E 5430448225	7.95
	9-3		Southwes 05262151576764 08004359792 TX	5.00
	9-3		Southwes 05262151580871 08004359792 TX	4.00
	9-4		Internet Trf To DDA 0000442162002129 4451	300.00
	9-8		Direct Withdrawal, KeyBank N.A. Loan Paymt	483.80
	9-8		Internet Trf To DDA 0000442162002129 4451	200.00
	9-8		POS Mac 1818 So 300 West S Salt Lake UT	37.60
	9-8		Molly Bloom'S Park City UT	34.78
	9-8		Maxwells Park City UT	33.15



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Subtractions

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	9-10		Direct Withdrawal, Chase Epay	225.00
	9-10		Direct Withdrawal, Chase Epay	200.00
	9-10		Southwes 05262152825000 08004359792 TX	159.20
	9-10		Southwes 05262152891687 08004359792 TX	106.30
	9-10		Direct Withdrawal, Chase Epay	100.00
	9-10		Direct Withdrawal, Paychex Eib Invoice	39.00
	9-11		Mayan Adventure Sandy UT	11.25
	9-14		State Liquor Store 37 Park City UT	98.28
	9-14		Edgemont Dry Cleaners- Jeremy Ranch UT	90.56
	9-14		POS Mac Whole Foods MA Park City UT	70.75
	9-14		Albertsons #307 Park City UT	46.71
	9-14		State Liquor Store 37 Park City UT	18.35
	9-14		Maxwells Park City UT	12.74
	9-14		Brothers Bbq III Englewood CO	8.50
	9-14		Albertsons #307 Park City UT	7.16
	9-15		Internet Trf To DDA 0000442161003474 4451	100.00
	9-15		Internet Trf To DDA 0000442162002129 4451	75.00
	9-15		Main Sbarros S30553Qps Salt Lakecityut	8.82
	9-16		Direct Withdrawal, Barclaycard US Creditcard	50.00
	9-16		Cr6546 Asm Den10081933 Denver CO	3.23
	9-17		Internet Trf To DDA 0000442161000587 4451	500.00
	9-17		Internet Trf To DDA 0000442162002129 4451	200.00
	9-17		Timberline Steaks & Gr Denver CO	21.55
	9-17		Hilton Garden Inn Dtc Denver CO	10.59
	9-18		Internet Trf To DDA 0000442162002129 4451	300.00
	9-18		Vzwrlls-lvr Vn Folsom CA	125.00
	9-21		Internet Trf To DDA 0000442162002129 4451	150.00
	9-21		Southwes 05262155062843 08004359792 TX	101.50
	9-21		Southwes 05262155062207 08004359792 TX	79.60
	9-21		Internet Trf To DDA 0000442162002129 4451	50.00
	9-21		Wasatch Park City UT	39.20
	9-21		Purity Products 888-769-7873 NY	7.95
	9-21		Direct Withdrawal, Key Web Micro-Dpmicro-Dep	0.15
	9-22		Internet Trf To DDA 0000442162002129 4451	175.00
	9-22		Maxwells Park City UT	38.08
	9-22		Low E Blue Bur30552Qps Salt Lakecityut	12.27
	9-23		Direct Withdrawal, Chase Epay	225.00
	9-23		Omni Hotels Ft Worth F Ft. Worth TX	12.65
	9-24		Mcdonald'S F13569 Q17 Denver CO	6.64
	9-25		Ampco Salt Lake Airqps Salt Lake Citut	56.00
	9-25		Racetrac626 00006262 Dallas TX	19.34
	9-25		Arbys 5558 00055Qps Fort Worth TX	7.24
	9-25		Air Terminal Gifts Salt Lake Citut	1.64
	9-28		U of U Moran Optical Salt Lake Citut	406.04
	9-28		Southwes 05262155935806 08004359792 TX	123.20
	9-28		Frank Granato Deli #2 Salt Lake Citut	9.01
	9-29		Internet Trf To DDA 0000442161000587 4451	1,000.00
	9-29		Internet Trf To DDA 0000442162002129 4451	300.00
	9-29		Order Tree 03363757500 NC	36.28



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Subtractions

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	9-29		Jeremy Store 00403428 Park City UT	15.16
	9-29		J2 *Jconnect Service 323-817-3218 CA	15.00
	9-29		Brothers Bbq III Englewood CO	9.43
	9-29		Park City Parking Serv Park City UT	2.00
	9-30		Internet Trf To DDA 0000442162002129 4451	2,000.00
	9-30		Southwes 05262156555669 08004359792 TX	49.00
	9-30		Southwes 05262156697458 08004359792 TX	10.00
Total subtractions				\$19,043.60



**OnePass[®]
 summary**

<i>OnePass number</i>	<i>Miles earned this period</i>	<i>Bonus miles this period</i>	<i>Adjusted miles this period</i>	<i>OnePass miles this period</i>	<i>Total miles this year</i>
WP206268	1,078			1,078	7,910



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:

- XFERTO SAV - Transfer to Savings Account
XFERFROM SAV - Transfer from Savings Account
XFERTO CKG - Transfer to Checking Account
XFERFROM 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.

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

- 1 Verify and check off in your check register each deposit, check or other transaction shown on this statement.
2 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.
3 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 List from your check register any checks or other deductions that are not shown on your statement.

Table with 2 columns: Check # or Date, Amount. Includes a TOTAL row at the bottom.

5 List any deposits from your check register that are not shown on your statement.

Table with 2 columns: Date, Amount. Includes a TOTAL row with a dollar sign.

6 Enter ending balance shown on your statement. \$

7 Add 5 and 6 and enter total here. \$

8 Enter total from 4. \$

9 Subtract 8 from 7 and enter difference here. \$

This amount should agree with your check register balance.