Business Banking Statement September 30, 2010 page 1 of 5

442161000546

6 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.

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.

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| Key Business Reward Checking 442161000546 |                           |            |
|-------------------------------------------|---------------------------|------------|
| QUANTUM MANAGEMENT SYSTEMS INC            | Beginning balance 8-31-10 | \$2,310.07 |
|                                           | 17 Additions              | +21,148.44 |
|                                           | 80 Subtractions           | -19,468.36 |
|                                           | Net fees and charges      | -19.00     |
|                                           | Ending balance 9-30-10    | \$3.971.15 |

# **Additions**

| Deposits | Date | Serial# | Source                               |      |             |
|----------|------|---------|--------------------------------------|------|-------------|
|          | 9-2  |         | Internet Trf Fr DDA 0000442161004993 | 4451 | \$2,000.00  |
|          | 9-8  |         | Internet Trf Fr DDA 0000442161004993 | 4451 | 2,000.00    |
|          | 9-10 |         | Internet Trf Fr DDA 0000442161004993 | 4451 | 2,000.00    |
|          | 9-14 |         | Deposit Branch 0216 Utah             |      | 2,500.00    |
|          | 9-14 |         | Internet Trf Fr DDA 0000442161004993 | 4451 | 426.24      |
|          | 9-14 |         | Internet Trf Fr DDA 0000442161004993 | 4451 | 188.68      |
|          | 9-14 |         | Internet Trf Fr DDA 0000442161004993 | 4451 | 95.00       |
|          | 9-17 |         | Internet Trf Fr DDA 0000442161004993 | 4451 | 1,000.00    |
|          | 9-20 |         | Internet Trf Fr DDA 0000442161004993 | 4451 | 1,000.00    |
|          | 9-20 |         | Internet Trf Fr DDA 0000442161000587 | 4451 | 200.00      |
|          | 9-21 |         | Deposit Branch 0216 Utah             |      | 2,425.00    |
|          | 9-23 |         | Internet Trf Fr DDA 0000442161004993 | 4451 | 349.51      |
|          | 9-23 |         | Internet Trf Fr DDA 0000442161004993 | 4451 | 40.00       |
|          | 9-27 |         | Internet Trf Fr DDA 0000442161004993 | 4451 | 307.40      |
|          | 9-28 |         | Deposit Branch 0216 Utah             |      | 3,526.61    |
|          | 9-30 |         | Deposit Branch 0216 Utah             |      | 3,055.00    |
|          | 9-30 |         | Internet Trf Fr DDA 0000442161000587 | 4451 | 35.00       |
|          |      |         | Total additions                      |      | \$21,148.44 |

# Subtractions \_\_\_\_\_

| Paper Check | is * cl | heck . | missing | from sec | quence |
|-------------|---------|--------|---------|----------|--------|
|             |         |        |         |          |        |

| Check | Date | Amount   | Check | Date | Amount | Check | Date | Amount   |
|-------|------|----------|-------|------|--------|-------|------|----------|
| 1780  | 9-20 | \$505.12 | 2025  | 9-24 | 350.00 | *2029 | 9-30 | 3,526.61 |
| *2024 | 9-2  | 225.00   | 2026  | 9-24 | 505.12 | *2031 | 9-30 | 350.00   |

Paper Checks Paid \$5,461.85

| Withdrawals Date Ser | ial# Location             |                              |
|----------------------|---------------------------|------------------------------|
| 9-1                  | Direct Withdrawal, KeyBa  | ank N.A. Loan Paymt \$116.30 |
| 9-2                  | Direct Withdrawal, Chase  | e Epay 250.00                |
| 9-2                  | Direct Withdrawal, Capita | al One Online Pmt 100.00     |
| 9-3                  | Jean Louis Restaurant     | Park City UT 136.35          |
| 9-3                  | State Liquor Store 01 F   | Park City UT 92.92           |
| 9-3                  | POS Mac Jeremy Sto        | ore Park City UT 8.43        |
| 9-3                  | Direct Withdrawal, Ameri  | ican E 5430448225 7.95       |
| 9-7                  | Direct Withdrawal, KeyBa  | ank N.A. Loan Paymt 483.80   |
| 9-7                  | The Nextrend, Inc Hi      | unnington Beca 111.87        |
| 9-7                  | POS Mac Tv Specialis      | sts Salt Lake UT 80.14       |
| 9-7                  | Jeremy Store 00403428     | Park City UT 45.09           |





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Subtractions

(con't)

| Withdrawals |      |                                               |          |
|-------------|------|-----------------------------------------------|----------|
|             | 9-7  | Flippin Burgers Park City UT                  | 28.67    |
|             | 9-7  | Samak Smoke House The Kamas UT                | 19.98    |
|             | 9-8  | Direct Withdrawal, Citi Card Onlinepayment    | 1,500.00 |
|             | 9-8  | Direct Withdrawal, American Expresselec Remit | 650.00   |
|             | 9-8  | Direct Withdrawal, Wells Fargo Finaonline Pmt | 150.00   |
|             | 9-8  | Internet Trf To DDA 0000442161000587 4451     | 150.00   |
|             | 9-8  | POS Mac Bedbath&Beyond Salt Lake UT           | 74.09    |
|             | 9-9  | Direct Withdrawal, Chase Epay                 | 190.00   |
|             | 9-9  | Tv Specialists Inc Salt Lake Citut            | 180.00   |
|             | 9-9  | Bk of Amer Vi/Mconline Pmt                    | 130.00   |
|             | 9-9  | Direct Withdrawal, Chase Epay                 | 115.00   |
|             | 9-9  | Copy Pak and Idea Fact 801-2541425 UT         | 37.29    |
|             | 9-9  | Rubio'S Sugar Houseqps Salt Lake Citut        | 25.13    |
|             | 9-10 | Internet Trf To DDA 0000442161000587 4451     | 800.00   |
|             | 9-10 | ATM Mac 1201 E Florence Bl Casa Grand AZ      | 303.00   |
|             | 9-10 | Internet Trf To DDA 0000442161000587 4451     | 75.00    |
|             | 9-10 | Direct Withdrawal, Paychex Eib Invoice        | 39.00    |
|             | 9-10 | POS Mac 1540 E Broadway Rd Phoenix AZ         | 13.31    |
| Ţ           | 9-13 | POS Mac 2211 North First S San Jose CA        | 96.99    |
|             | 9-13 | Tequilaria S4 30030175 Phoenix AZ             | 75.98    |
|             | 9-13 | Ampco Salt Lake Airqps Salt Lake Citut        | 28.00    |
|             | 9-13 | Whataburger 236 Q26 Casa Grande AZ            | 24.51    |
|             | 9-13 | POS Mac 2211 North First S San Jose CA        | 21.30    |
|             | 9-13 | Whataburger 236 Q26 Casa Grande AZ            | 6.78     |
|             | 9-13 | S4 Blue Burrit30030Qps Phoenix AZ             | 4.03     |
|             | 9-13 | Whataburger 236 Q26 Casa Grande AZ            | 2.07     |
|             | 9-14 | Jeremy Store 00403428 Park City UT            | 47.99    |
|             | 9-15 | Withdrawal Branch 0216 Utah                   | 1,500.00 |
|             | 9-15 | Internet Trf To DDA 0000442162002129 4451     | 2,000.00 |
|             | 9-15 | POS Mac Vzwrlss Debitma Vi Folsom CA          | 206.00   |
|             | 9-15 | Copy Pak and Idea Fact 801-2541425 UT         | 36.44    |
|             | 9-15 | Paypal *Sunbelt 4029357733 FL                 | 19.95    |
|             | 9-16 | Internet Trf To DDA 0000442161000587 4451     | 400.00   |
|             | 9-16 | Hollie Leslie Park City UT                    | 135.00   |
|             | 9-17 | Internet Trf To DDA 0000442161000587 4451     | 350.00   |
|             | 9-17 | Internet Trf To DDA 0000442162002129 4451     | 300.00   |
|             | 9-17 | POS Mac Costco Whse #0 Salt Lake UT           | 218.42   |
|             | 9-17 | Direct Withdrawal, Barclaycard US Creditcard  | 130.00   |
|             | 9-17 | POS Mac 1818 S 300 West St Salt Lake UT       | 29.57    |
|             | 9-17 | POS Mac Tv Specialists Salt Lake UT           | 24.26    |
|             | 9-17 | Flippin Burgers Park City UT                  | 18.92    |
|             | 9-20 | Internet Trf To DDA 0000442162002129 4451     | 150.00   |
|             | 9-20 | Rubio'S Sugar Houseaps Salt Lake Citut        | 25.13    |
|             | 9-20 | Dept of Ophthalmology Salt Lake Citut         | 25.00    |
|             | 9-22 | Internet Trf To DDA 0000442161000587 4451     | 300.00   |
|             | 9-22 | ATM Mac 2101 N. Stemmons F Dallas TX          | 102.50   |
|             | 9-22 | Check/Supply Purchase                         | 55.52    |
|             | 9-23 | Internet Trf To DDA 0000442162002129 4451     | 200.00   |
|             | 9-24 | Internet Trf To DDA 0000442162002129 4451     | 250.00   |





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|--|--|-----|--|
|  |  |     |  |
|  |  |     |  |

(con't)

| Withdrawals | Date | Serial# | Location                                  |             |  |  |  |
|-------------|------|---------|-------------------------------------------|-------------|--|--|--|
|             | 9-24 |         | Internet Trf To DDA 0000442162002129 4451 | 200.00      |  |  |  |
|             | 9-27 |         | Direct Withdrawal, Chase Epay             | 175.00      |  |  |  |
|             | 9-27 |         | POS Mac State Liquor S Park City UT       | 108.43      |  |  |  |
|             | 9-27 |         | POS Mac Smiths Park City UT               | 36.55       |  |  |  |
|             | 9-28 |         | POS Mac Rocky Mountain Pow Portland OR    | 213.67      |  |  |  |
|             | 9-28 |         | Internet Trf To DDA 0000442162002129 4451 |             |  |  |  |
|             | 9-28 |         | Direct Withdrawal, Chase Epay             | 135.00      |  |  |  |
|             | 9-28 |         | POS Mac Qwest Phone/Bmc Denver CO         | 98.11       |  |  |  |
|             | 9-29 |         | J2 *Jconnect Service 323-817-3218 CA      | 15.00       |  |  |  |
|             | 9-29 |         | POS Mac Fresh Market J Jeremy Ran UT      | 5.00        |  |  |  |
|             | 9-30 |         | Internet Trf To DDA 0000442162002129 4451 | 75.00       |  |  |  |
|             | 9-30 |         | POS Exa 300 West 1905 So Salt Lake UT     | 41.65       |  |  |  |
|             | 9-30 |         | Snyderville Basin Wate 04356497993 UT     | 34.65       |  |  |  |
|             | 9-30 |         | Jason'S Deli Murray Murray UT             | 20.77       |  |  |  |
|             |      |         | Total subtractions                        | \$19,468.36 |  |  |  |

# Fees and charges

| Date    |                             | Quantity | Unit Charge |         |
|---------|-----------------------------|----------|-------------|---------|
| 9-30-10 | Regional ATM Withdrawal Fee | 2        | 2.00        | -\$4.00 |
| 9-30-10 | Service Charge              | 1        | 15.00       | -15.00  |

Fees and charges assessed this period

-\$19.00



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 | 809          |             |                | 809           | 8,118       |





## 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

- 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

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<br>other de | any checks or eductions that shown on your nt. |          | your check register that are <i>not</i> shown on your statement. |                                |                  |  |  |
|----|----------------------|------------------------------------------------|----------|------------------------------------------------------------------|--------------------------------|------------------|--|--|
|    | heck #<br>r Date     | Amount                                         |          | Date                                                             | Amou                           | <mark>ınt</mark> |  |  |
|    |                      |                                                |          |                                                                  |                                |                  |  |  |
|    |                      |                                                |          |                                                                  |                                |                  |  |  |
|    |                      |                                                | то       | TAL →                                                            | \$                             |                  |  |  |
|    |                      |                                                | <b>6</b> |                                                                  | nding balar<br>on your<br>ent. | nce              |  |  |
|    |                      |                                                | \$       |                                                                  |                                |                  |  |  |
|    |                      |                                                | <b>0</b> | Add 5 total h                                                    | and 6 and e                    | enter            |  |  |
|    |                      |                                                | \$       |                                                                  |                                |                  |  |  |
|    |                      |                                                |          | Enter                                                            | total from 4                   | <b>i.</b>        |  |  |
|    |                      |                                                | \$       |                                                                  |                                |                  |  |  |
|    |                      |                                                | <b>O</b> | 0 0000 00                                                        | ct 8 from 7<br>difference b    |                  |  |  |
|    |                      |                                                | \$       |                                                                  |                                |                  |  |  |
| TO | ΓAL →                | \$                                             |          | This amount should agree with your check register balance.       |                                |                  |  |  |