



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

Business Banking Statement
July 31, 2011
page 1 of 5

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QUREOS INC
1776 PARK AVE # 770-242
PARK CITY UT 84060-5148

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 Information About Revisions to Your KeyBank National Association Funds Availability Policy

The Expedited Funds Availability Act (Act) regulates how banks make the funds you deposit to your Account available to you. This Act is changing and starting on July 21, 2011, we will be changing KeyBank's Funds Availability Policy. Currently the Expedited Funds Availability Act requires that up to \$100 of the aggregate deposit by check or checks not subject to next-day availability on any one banking day be made available on the next business day. Effective on July 21, 2011, the Act will change increasing the amount to \$200.

Here's what this means to you.

KeyBank's current Funds Availability Policy is to make the first \$100 of total deposits made on a business day to any type of Personal deposit account and the following types of Business deposit accounts: Key Business Free Checking, Key



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KeyNotes (con't)

Business Reward Checking, Key Business Basics Checking, Key Business Money Market Checking, Key Business Checking, Key Business Sweep Checking, IOLTA/IOLA/IOTA/RAHF/IORTA, Key Business Saver, Key Business Silver Money Market Savings, Key Business Signature Money Market Savings, Key Business Gold Money Market Savings available to you on that same business day. Provided there are no holds placed on your deposit the rest of the deposit is available on the next business day after the day of your deposit. For the account types listed above, effective on July 21, 2011, KeyBank will continue to make the first \$100 of your total deposits made on a business day available to you on that same business day and the rest of your deposit available on the next business day after the day of your deposit. However, if a Case by Case hold is placed on your deposit we will make the first \$200 of your total deposit made on a business day available to you on the next business day after the day of your deposit and the rest of the funds will be available on the second business day after the day of your deposit.

For check deposits made to other types of Business deposit accounts, not listed above, KeyBank's current Funds Availability Policy is to make the first \$100 of each deposit available on the next business day after the day of deposit and the rest of the deposit available no later than the second business day after the day of deposit. Effective on July 21, 2011, KeyBank will make the first \$200 of each deposit available on the next business day after the day of deposit and the rest of the deposit available no later than the second business day after the day of deposit.

If you have questions about any of this information, please call the number that appears on this statement.

Please read and retain this information with all of your Account opening Agreements and Disclosures. A revised copy of the Deposit Account Agreement and Funds Availability Policy can be obtained on or after July 21, 2011 at your local KeyBank branch or online at key.com

Key Business Free Checking 442161005594

QUREOS INC

Beginning balance 6-30-11	\$461.89
2 Additions	+1,250.00
5 Subtractions	-1,427.90
Ending balance 7-31-11	\$283.99

Additions

Deposits	Date	Serial #	Source	
	7-1		Internet Trf Fr DDA 0000442161004993 4451	\$1,000.00
	7-5		Internet Trf Fr DDA 0000442161004993 4451	250.00
Total additions				\$1,250.00



442161005594

Subtractions

Withdrawals	Date	Serial #	Location	
	7-1		Ix Web Hosting 800-385-0450 OH	\$103.95
	7-5		Davinci Emerging Busin 801-2857400 UT	99.95
	7-6		Premiertech 7029404200 NV	1,000.00
	7-11		Cto*Gotowebinar.Com 800-263-6317 CA	99.00
	7-21		Nevada Secretary of 7756845780 NV	125.00
Total subtractions				\$1,427.90



**OnePass[®]
summary**

OnePass number	Miles earned this period	Bonus miles this period	Adjusted miles this period	OnePass miles this period	Total miles this year
YX945168	715			715	4,593

Account messages

Important information regarding changes to your Account.

At KeyBank, we are committed to providing our clients with timely information regarding changes to your account. Please note that the following changes will be made to your account effective September 16, 2011. These changes will be reflected the first statement cycle after said date.

Your account will be renamed KeyBank Basic Business Checking Account. This account will continue to have no monthly Maintenance Service Charge and no minimum balance requirement. However, the number of combined Check(s)/Withdrawal(s) Paid and/or Deposited Item(s) at no charge will decrease from 200 to 50 during the monthly statement period.

Additionally, there will be a new Paper Statement Charge. If you receive your KeyBank Basic Business Checking Account statement on paper instead of electronically, your Account will be charged a \$2.00 Paper Statement Charge per monthly statement cycle. If you receive a combined Account paper statement and your combined statement includes statements for other types of business checking and savings Accounts you will not be assessed a \$2.00 Paper Statement Charge.

There is no Paper Statement Charge if you receive your Account statement electronically through KeyBank's Online Banking service. With Online Statements you can access your Account statement anytime from any computer.

* Receive e-mail notifications that let you know your statement is available

* Accumulate up to 7 years of your statements and view online whenever you need



442161005594

Account messages (con't)

- at no charge

** Go green and help control the planet's future by reducing paper*

To enroll in Online Statements, sign on to Online Banking and select the Enroll button on the "Statements & Documents" tab.

This notification amends the Small Business Checking Account Fees and Disclosures you received at the time you opened your account.

Please contact your KeyBank representative with any questions.

Please read and retain this information with all of your Account opening Agreements and Disclosures.



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

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 question.

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 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.

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.

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.