



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

Business Banking Statement
December 31, 2011
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442161000587



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QUANTUM MANAGEMENT SYSTEMS INC
1776 PARK AVE # 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 Deposit Account Agreement

Effective October 31, 2011, the Deposit Account Agreement was revised in order to clarify current language. The following describes the changes made and amends the Deposit Account Agreement you received when you opened your Account and any subsequent amendments.

In section 6. Payment of Items; Overdrafts; Substitute Checks, the subsections titled THE FOLLOWING APPLIES TO CONSUMER ACCOUNTS ONLY and THE FOLLOWING APPLIES TO BUSINESS ACCOUNTS ONLY that describe how you can make a standard overdraft services selection have been moved to section 2. Opening Your Account and appear right after the second paragraph.

Also in section 6. Payment of Items; Overdrafts; Substitute Checks the first



KeyNotes (con't)

paragraph was revised to include more detailed information to explain the priorities and categories used to process items. The following replaces the first paragraph of this section.

6. Payment of Items; Overdrafts; Substitute Checks. Withdrawals by check are permitted only on Checking Accounts and on Savings Accounts with check-writing privileges. You agree that, when a check or other item drawn on or payable from your Account is presented for payment, we can disregard any legends on the check (such as "void after 60 days", "paid in full" or "void over \$100"), any restrictive endorsements or other information, instructions and disclaimers that would limit or tend to limit the negotiability of the check or other item. We may process items in any order that we choose. Currently we process items from highest dollar amount to the lowest dollar amount within certain categories. This means, for example, that if an ATM withdrawal is made at 10:00 a.m. for \$20.00, another ATM withdrawal is made at 2:00 p.m. for \$60.00, and a third ATM withdrawal is made at 3:00 p.m. for \$200.00, we currently process these withdrawals not in the sequence in which they were made, but from highest to lowest dollar amount. The \$200.00 withdrawal is deducted from the account first, then the \$60.00 withdrawal, and then the \$20.00 withdrawal. This is assuming these are the only transactions that day.

We establish different priorities or categories for items including items initiated by us such as service charges. These priorities or categories are based on the date and/or time a transaction was initiated such as transactions made by you after normal business hours or items initiated by us including service charges. For example, consumer account transactions that you make on a Saturday or Sunday are posted prior to a transaction you make during normal business hours on the next business day.

The priorities or categories established may depend on your Account type. We may change the processing order at any time without notice to you.

For consumer account types, cutoff times were established to classify transactions as either prior day or current day. To do this, two daily posting groups have been established: the prior day transactions posting group and the current day transaction posting group. Transactions that are classified as prior day include but are not limited to the following:

- * Transactions initiated by you in a branch after the branch's business day cutover; including branch transactions conducted on Saturday.*
- * ATM, debit card PIN/POS, telephone, and online banking transactions conducted between 7:00 p.m. and midnight local time on the previous day; including transactions conducted between 7:00 p.m. Friday through midnight Sunday local time.*
- * Debit card signature transactions with a settlement date that is prior to the current processing date are considered prior-day transactions.*

All transactions not classified as prior day are considered current day transactions. Prior day transactions will post using the current business day's processing date.



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KeyNotes (con't)

The following is the current posting order for consumer account transaction types. Certain limited exceptions may apply.

First we post prior day transactions in the following order:
 Pending Credits, Pending Debits, Credits, ATM/Everyday Debit Card, Debits All Other

Next we post current day transactions in the following order:
 Pending Credits, Pending Debits, Credits, Wire Transfers, other types of transfers, ATM/Everyday Debit Card, Debits All Other

The following is the current posting order for business account transaction types. Certain limited exceptions may apply.

We post all transactions as current day transactions in the following order:
 Pending Credits, Pending Debits, Credits, Wire Transfers, other types of transfers, Debits All Other

Again, within each of these categories, we currently process items from highest dollar amount to lowest dollar amount.

In our discretion, we may process or decline to process any check more than six months old. We can also pay photocopies of checks accompanied by a representation that the original was lost or destroyed. You also agree that we can pay checks before the date set forth on the check (i.e. "post dated checks"). We have this right even if you give us notice that you wrote a post dated check. In order to prevent a post dated check from being paid, you must give us a valid stop payment order.

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

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 at your local Key Bank branch or online at key.com

Key Business Basics Checking 442161000587
 QUANTUM MANAGEMENT SYSTEMS INC

Beginning balance 11-30-11	-\$33.85
8 Additions	+1,050.00
13 Subtractions	-820.60
Net fees and charges	-224.25
Ending balance 12-31-11	-\$28.70



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Rewards

Rewards point balance, as of 12-30-2011 2,622

Rewards Number	Name	Rewards Number	Name
442161000587000	QUANTUMMANAGEMENTSYSTEMSINC	442161000587001	DOUGLASM YEAMAN

Visit key.com/rewards for details

Additions

Deposits	Date	Serial #	Source	
	12-1		Internet Trf Fr DDA 0000442161000546 4451	\$50.00
	12-2		Internet Trf Fr DDA 0000442161000546 4451	50.00
	12-5		Internet Trf Fr DDA 0000442161000546 4451	200.00
	12-7		Internet Trf Fr DDA 0000442161000546 4451	150.00
	12-14		Internet Trf Fr DDA 0000442161000546 4451	100.00
	12-15		Internet Trf Fr DDA 0000442161000546 4451	100.00
	12-19		Internet Trf Fr DDA 0000442161000546 4451	200.00
	12-28		Internet Trf Fr DDA 0000442161000546 4451	200.00
Total additions				\$1,050.00

Subtractions

Withdrawals	Date	Serial #	Location	
	12-1		Amazon Mktplace Pmts Amzn.Com/Billwa	\$6.49
	12-2		Direct Withdrawal, Ff Magnat Limiteiat Paypal	76.02
	12-5		Direct Withdrawal, Merchant Bankcd Fee	89.90
	12-8		Eapps Hosting 770-4482100 GA	33.00
	12-12		Direct Withdrawal, Oron.Com lat Paypal	9.95
	12-14		Blockbuster.Com 866-692-2789 TX	18.07
	12-15		Adt*Security Services 800-238-2455 FL	43.36
	12-15		Leasecomm Corporation 07819944800 MA	38.17
	12-16		Direct Withdrawal, State Farm Ro 27Sfpp	100.38
	12-19		Direct Withdrawal, Ff Magnat Limiteiat Paypal	13.31
	12-23		Summit Storage** 04356459275 UT	195.00
	12-27		Catapulsion Stansbury Parut	49.95
	12-30		Summit Storage** 04356459275 UT	147.00
Total subtractions				\$820.60

Fees and charges

Date		Quantity	Unit Charge	
12-1-11	Tier 2 Overdraft Item Charge	1	37.00	-\$37.00
12-2-11	Summary - Tier 2 Overdraft Item Charge	2	37.00	-74.00
12-5-11	Tier 2 Overdraft Item Charge	1	37.00	-37.00
12-6-11	Recurring Overdraft Service Charge	1	28.50	-28.50
12-28-11	Tier 2 Overdraft Item Charge	1	37.00	-37.00
12-30-11	Service Charge	1	10.75	-10.75
Fees and charges assessed this period				-\$224.25

