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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.

Pay your business taxes. Wherever. Whenever. Manage your taxes online, by phone or by fax.

KeyTax® makes paying your business taxes less taxing. Making routine tax payments throughout the year can be burdensome and time-consuming. With KeyTax, you can take care of all your payments - anytime and from anywhere.

KeyTax lets you pay your federal, state and most local taxes online or by phone without the hassle of payment coupons, check writing, or trips to the bank. Not only is it convenient, flexible, and secure, it's FREE to Key Business Reward Checking® clients who meet minimum balance requirements.

With KeyTax, you get:

- A confidential Access Code and Personal Identification Number (PIN)
- Real-time confirmations for each payment





## **KeyNotes** (con't)

- \* IRS confirmation numbers within 24 hours for all federal payments
- \* Proof of payment available via mailed or faxed receipts
- \* Ability to schedule payments up to 30 days in advance

For more information, call us at 888-KEY4BIZ® (888-539-4249), visit key.com/keytax or visit your local KeyBank branch.

## **Key Business Basics Checking 442161000587**

QUANTUM MANAGEMENT SYSTEMS INC

Beginning balance 2-28-09	\$177.84
10 Additions	+2,702.30
23 Subtractions	-1,577.11
Net fees and charges	-341.20
Ending balance 3-31-09	\$961.83

## **Additions**

Deposits	Date	Serial#	Source		
	3-2		Internet Trf Fr DDA 0000442161000546	4451	\$75.00
	3-3		Internet Trf Fr DDA 0000442161000546	4451	50.00
	3-5		Internet Trf Fr DDA 0000442161000546	4451	320.00
	3-6		Internet Trf Fr DDA 0000442161000546	4451	165.00
	3-9		Security Metrics 801-7249600 UT		19.99
	3-10		Internet Trf Fr DDA 0000442161000546	4451	50.00
	3-11		Internet Trf Fr DDA 0000442161000546	4451	100.00
	3-12		Customer Deposit		322.31
	3-23		Internet Trf Fr DDA 0000442161000546	4451	600.00
	3-30		Internet Trf Fr DDA 0000442161000546	4451	1,000.00
			Total additions		\$2,702.30

## Subtractions

Withdrawals	Date	Serial#	Location	
	3-3		Direct Withdrawal, 85401 Midwest Payment	\$311.91
	3-3		Beehive Storage Lc Bountiful UT	170.00
	3-4		Eapps 770-4482100 GA	17.34
	3-5		Direct Withdrawal, Merchant Bankcd Fee	64.90
	3-6		Nikken Inc Irvine CA	49.33
	3-10		POS Mac State Liquor S Park City UT	36.69
	3-10		POS Mac Albertsons Park City UT	19.25
	3-10		Experts Exchange Llc 805-7870603 CA	13.00
	3-12		Budget Conferencing In Cambridge MA	14.72
	3-12		POS Mac State Liquor # Park City UT	9.94
	3-16		Internet Trf To DDA 0000442161000546 4451	325.00
	3-16		Leasecomm Corporation 7819944800 MA	38.45
	3-16		Direct Withdrawal, Paypal Inst Xfer	25.00
	3-16		Blockbuster.Com 866-692-2789TX	21.25
	3-17		Direct Withdrawal, State Farm Ro 27Sfpp	104.08
	3-18		Adt*Security Services 800-238-2455 FL	40.57





Subtractions

(con't)

Withdrawals Date Serial#	Location	
3-25	Summit Storage** 4356459275 UT	195.00
3-26	Direct Withdrawal, Paypal Inst Xfer	9.73
3-27	Catapulsion Stansbury Parut	49.95
3-27	Eapps 770-4482100 GA	22.00
3-31	POS Mac Usps 497788015 Park City UT	5.00
3-31	Smarte Carte 1130 Q39 Denver CO	4.00
3-31	KeyMiles Annual Membership Fee	30.00
	Total subtractions	\$1,577.11

Fees and charges

Date		Quantity	Unit Charge	
3-3-09	Tier 3 Overdraft Item Charge	1	36.50	-\$36.50
3-4-09	Tier 3 Overdraft Item Charge	1	36.50	-36.50
3-5-09	Summary - Tier 3 Overdraft Item Charge	2	36.50	-73.00
3-16-09	Tier 3 Overdraft Item Charge	1	36.50	-36.50
3-17-09	Summary - Tier 3 Overdraft Item Charge	2	36.50	-73.00
3-19-09	Tier 3 Overdraft Item Charge	1	36.50	-36.50
3-20-09	Recurring Overdraft Service Charge	1	28.50	-28.50
3-31-09	Key Online Banking Fee-Quickbooks	1	9.95	-9.95
3-31-09	Service Charge	1	10.75	-10.75
	Fees and charges assesse	ed this period		-\$341.20

# Continental Airlines ...

# 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	355		10	345	1,536

Important notice to KeyMiles and KeyMiles Preferred Debit Card Customers

Important information regarding changes to your KeyBank KeyMiles(R) Debit Card Program

On March 20, 2009, the following changes will go into effect based on the type of Card you have.

KeyMiles Card

For PIN/POS purchase transactions made with your Card you will earn (1) OnePass mile for every \$6.00 spent. For signature purchase transactions made with your Card you will continue to earn one (1) Onepass mile for every \$2.00 spent. The KeyMiles Card annual membership fee will be waived each year if you earned 15,000 Onepass miles during the year prior to your enrollment anniversary month.





KeyMiles Preferred Card

For PIN/POS purchase transactions made with your Card you will earn (1) OnePass mile for every \$6.00 spent. For signature purchase transactions made with your Card you will continue to earn one (1) OnePass mile for every \$1.00 spent. The KeyMiles Preferred Card annual membership fee will continue to be waived.

For cardholders with a KeyMiles Card or a KeyMiles Preferred Card or if you are waiting for receipt of a new Card, there will be a change as to when you will receive your one time enrollment bonus miles. You will receive your enrollment bonus miles after you have made three signature purchase transactions.

Please read and retain this information with the Rules for KeyBank's KeyMiles Debit Card Program.





### 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 FLECTRONIC 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:

- Transfer to Savings Account XFFR TO SAV 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

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

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**

- 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	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.				List any deposits from your check register that are <i>not</i> shown on your statement.			
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