



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

**Business Banking Statement**  
**March 31, 2010**  
page 1 of 4

442161000587



1 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.*

**Key Business Basics Checking 442161000587**

QUANTUM MANAGEMENT SYSTEMS INC

Beginning balance 2-28-10	\$76.88
10 Additions	+2,073.25
36 Subtractions	-1,759.92
Net fees and charges	-164.75
<b>Ending balance 3-31-10</b>	<b>\$225.46</b>

**Additions**

<i>Deposits</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>	
	3-1		Internet Trf Fr DDA 0000442161000546 4451	\$300.00



442161000587

**Additions**  
 (con't)

Deposits	Date	Serial #	Source	
	3-4		Direct Deposit, Merchant Bankcd Deposit	859.01
	3-15		Internet Trf Fr DDA 0000442161000546 4451	75.00
	3-17		Internet Trf Fr DDA 0000442161000546 4451	60.00
	3-18		Easy Savings Fuelman F Rebate NY	0.30
	3-19		Zso*Zagat Survey Onlin 800-540-9609 NY	24.95
	3-19		Internet Trf Fr DDA 0000442161000546 4451	250.00
	3-22		Internet Trf Fr DDA 0000442161000546 4451	300.00
	3-30		Handmark Inc 816-268-2949 MO	3.99
	3-31		Internet Trf Fr DDA 0000442161000546 4451	200.00
<b>Total additions</b>				<b>\$2,073.25</b>

**Subtractions**

Paper Checks \* check missing from sequence

Check	Date	Amount
1103	3-9	\$429.50

**Paper Checks Paid \$429.50**

Withdrawals	Date	Serial #	Location	
	3-1		ATM Key 1555 Snow Creek Park City UT	\$140.00
	3-1		Catapulsion Stansbury Parut	49.95
	3-1		Eapps 770-4482100 GA	22.00
	3-1		POS Mac State Liquor # Park City UT	18.54
	3-1		Direct Withdrawal, Paypal Inst Xfer	9.77
	3-2		ATM Mac 5151 San Francisco Albuquerque NM	43.00
	3-4		Direct Withdrawal, Merchant Bankcd Fee	21.77
	3-4		Direct Withdrawal, Merchant Bankcd Interchng	0.03
	3-5		Park City Bread & Bage Park City UT	11.01
	3-5		The Ups Store #1372 Park City UT	6.58
	3-8		ATM Mac 776 N Terminal Dr. Salt Lake UT	102.00
	3-8		POS Mac Fresh Market J Jeremy Ran UT	72.21
	3-8		Amazon Mktplace Pmts Amzn.Com/Billwa	18.07
	3-8		Eapps 770-4482100 GA	10.69
	3-9		POS Mac State Liquor # Park City UT	37.07
	3-9		POS Mac Usps 497788015 Park City UT	9.49
	3-10		Doukaga Greenwood Vilco	77.00
	3-10		Amazon Mktplace Pmts Amzn.Com/Billwa	17.98
	3-10		Internet Trf To DDA 0000442162003077 4451	1.00
	3-15		Blockbuster.Com 866-692-2789 TX	21.26
	3-15		POS Mac Fresh Market J Jeremy Ran UT	7.62
	3-16		Direct Withdrawal, State Farm Ro 27Sfpp	101.51
	3-16		Jeremy Store 00403428 Park City UT	50.02
	3-16		Adt*Security Services 800-238-2455 FL	40.57
	3-16		Leasecomm Corporation 07819944800 MA	38.36
	3-17		Texaco 0351880 Park City UT	30.03
	3-17		Travel Clean Car Wash Park City UT	12.00
	3-19		Zso*Zagat Survey Onlin 800-540-9609 NY	24.95
	3-19		Handmark Inc 816-268-2949 MO	3.99



442161000587

**Subtractions**

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>		
	3-23		Summit Storage**	04356459275 UT	195.00
	3-24		Google *Handmark	Google.Com/Chca	9.99
	3-29		Catapulsion	Stansbury Parut	49.95
	3-29		Eapps	770-4482100 GA	22.00
	3-30		POS Mac 25 N Redwood Rd	Salt Lake UT	25.01
	3-31		KeyMiles Annual Membership Fee		30.00
<b>Total subtractions</b>					<b>\$1,759.92</b>

**Fees and charges**

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
3-17-10	Summary - Tier 2 Overdraft Item Charge	2	37.00	-\$74.00
3-18-10	Summary - Tier 2 Overdraft Item Charge	2	37.00	-74.00
3-31-10	Regional ATM Withdrawal Fee	2	2.00	-4.00
3-31-10	Regional ATM Inquiry Fee	1	2.00	-2.00
3-31-10	Service Charge	1	10.75	-10.75
<b>Fees and charges assessed this period</b>				<b>-\$164.75</b>



**OnePass<sup>®</sup> 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	384		14	370	1,196



**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
- XFER TO CKG - Transfer to Checking Account
- XFERFROM CKG - Transfer from Checking Account
- PMT TO CR CARD - Payment to Credit Card
- ADVCR 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.**

Check # or Date	Amount
<b>TOTAL →</b>	<b>\$</b>

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

Date	Amount
<b>TOTAL →</b>	<b>\$</b>

**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.