Business Banking Statement November 30, 2009 page 1 of 5

442161000587

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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.

Important Notice of Change to your Funds Availability Policy

As a result of the Federal Reserve Banks' reduction in the number of locations at which they process checks, effective October 16, 2009, the KeyBank National Association Funds Availablity Policy will be revised. The Local Check routing number table in the section titled Other Check Deposits to all other types of Business deposit accounts not listed above in section number 4. in the KeyBank Funds Availability Policy is revised. Checks with the routing numbers listed below that previously would have been treated as non-local check deposits will now be treated as local check deposits. The routing numbers listed below were previously considered local to the state of Colorado. These routing numbers will now also be considered local for all checks depsited in KeyBank branches in Ohio, Kentucky, Michigan, Indiana and in the following counties in New York (Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Steuben, Wayne, Wyoming, Yates):



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

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0920*, 0921*, 0929*, 1010*, 1011*, 1012*, 1019*, 1020*, 1021*, 1022*, 1023*, 1030*, 1031*, 1039*, 1070*, 1110*, 1111*, 1113*, 1119*, 1120*, 1122*, 1123*, 1130*, 1131*, 1140*, 1149*, 1163*, 2920*, 2921*, 2929*, 3010*, 3011*, 3012*, 3019*, 3020*, 3021*, 3022*, 3023*, 3030*, 3031*, 3039*, 3070*, 3110*, 3111*, 3113*, 3119*, 3120*, 3122*, 3123*, 3130*, 3131*, 3140*, 3149*, 3163*
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The routing numbers listed below were previously considered local to the states of Ohio, Kentucky, Michigan, Indiana, and in the following counties in New York (Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Steuben, Wayne, Wyoming, Yates). These routing numbers will now also be considered local for all checks deposited in KeyBank branches in Colorado.

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0220*, 0223*, 0410*, 0412*, 0420*, 0421*, 0422*, 0423*, 0430, 0432*, 0433*, 0434*, 0440*, 0441*, 0442*, 0515*, 0519*, 0710*, 0711*, 0712*, 0719*, 0720*, 0724*, 0730*, 0739*, 0740*, 0749*, 0750*, 0759*, 0813*, 0830*, 0839*, 0863*, 0910*, 0911*, 0912*, 0913*, 0914*, 0915*, 0918*, 0919*, 2220*, 2223*, 2410*, 2412*, 2420*, 2421*, 2422*, 2423*, 2430*, 2432*, 2433*, 2434*, 2440*, 2441, 2442, 2515*, 2519*, 2710, 2711*, 2712*, 2719*, 2720*, 2724*, 2730*, 2739*, 2740*, 2749*, 2750*, 2759*, 2813*, 2830*, 2839*, 2863*, 2910*, 2911*, 2912*, 2913*, 2914*, 2915*, 2918*, 2919*, 2920*, 3040*, 3041*, 3049*
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Funds from deposits of local checks will be available on the first business day after the day of your deposit unless the routing number listed above is denoted with an asterisk(\*). If the routing number is denoted with an asterisk(\*), then the first \$100 of your deposit will be available on the first business day after the day of your deposit, and the remaining funds will be available on the second business day after the day of deposit. The rest of the Funds Availability Policy remains unchanged.

Please retain this important information for your records. A complete copy of the revised Funds Availability Policy is available at any KeyBank branch.

Sign-up as a new KeyBank Payroll Services, Powered by CompuPay, client by 12/31/09, and receive one year of Peachtree by Sage Complete Accounting 2010 software and customer support free. Visit key.com/smallbusiness for promotion details and instructions.

Payroll services and promotional offer provided by CompuPay Inc to new payroll clients only. Peachtree Complete services provided by Sage for new Peachtree by Sage clients only. Single user version of Peachtree Complete. KeyBank is Member FDIC.

Enter the \$2,000 Online Bill Pay Sweepstakes.

How to Enter: Simply complete five or more online payments with Online Bill Pay\* between October 1 and November 30, 2009, and you'll be entered automatically in our sweepstakes drawing.\*\*

One (1) First Prize: \$2,000 Key Possibilities® Mastercard® Gift card Two (2) Second Prizes: \$1,000 Key Possibilities® Mastercard® Gift Cards Three (3) Third Prizes: \$250 Key Possibilities® Mastercard® Gift Cards

Online Bill Pay lets you pay anyone you would normally pay with a check,





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# **KeyNotes** (con't)

schedule single, recurring, and future dated payments, conveniently view payment history, and more.

(Get started today. Visit key.com and sign up for Online Bill Pay.)

# Key Business Basics Checking 442161000587

QUANTUM MANAGEMENT SYSTEMS INC

Beginning balance 10-31-09	\$170.51
5 Additions	+1,650.00
31 Subtractions	-1,529.08
Net fees and charges	-158.75
Ending balance 11-30-09	\$132.68

## **Additions**

Deposits	Date	Serial#	Source		
	11-2		Internet Trf Fr DDA 0000442161000546	4451	\$300.00
	11-12		Internet Trf Fr DDA 0000442161000546	4451	100.00
	11-16		Internet Trf Fr DDA 0000442161000546	4451	250.00
	11-23		Internet Trf Fr DDA 0000442161000546	4451	500.00
	11-27		Internet Trf Fr DDA 0000442161000546	4451	500.00
			Total additions		\$1,650.00

# Subtractions

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Withdrawals	Date	Serial#	Location	
	11-2		POS Mac Fresh Market J Jeremy Ran UT	\$48.25
	11-2		Jeremy Store 00403428 Park City UT	23.00
	11-2		POS Mac State Liquor # Park City UT	18.54
	11-4		Direct Withdrawal, Merchant Bankcd Fee	45.95
	11-5		POS Mac State Liquor # Park City UT	47.01
	11-9		Internet Trf To DDA 0000442161000546 4451	150.00
	11-9		Godaddy.Com 480-5058855 AZ	10.87
-	11-9		Eapps 770-4482100 GA	9.69
	11-9		J2 *Evoice Plus Svc 323-817-3206 CA	4.95
-	11-10		POS Mac State Liquor S Park City UT	51.56
	11-12		Godaddy.Com 480-5058855 AZ	21.74
	11-16		ATM Key 1555 Snow Creek Park City UT	80.00
	11-16		Leasecomm Corporation 07819944800 MA	38.36
	11-16		POS Mac State Liquor # Park City UT	32.49
	11-16		POS Mac Fresh Market J Jeremy Ran UT	26.07
	11-16		Blockbuster.Com 866-692-2789 TX	21.26
-	11-16		POS Mac State Liquor S Park City UT	18.35
-	11-17		Direct Withdrawal, State Farm Ro 27Sfpp	101.51
-	11-17		Adt*Security Services 800-238-2455 FL	40.57

<sup>\*</sup>Normal account service charges still apply.

<sup>\*\*</sup>There is no purchase necessary to enter or win. See official rules at Key.com for complete details.





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(con't)

Withdrawals Date Serial#	Location	
11-20	Jeremy Store 00403428 Park City UT	17.20
11-23	POS Mac Whole Foods MA Park City UT	61.59
11-23	POS Mac Smiths Park City UT	17.33
11-24	Summit Storage** 04356459275 UT	195.00
11-24	Park West 7-11 Q39 Park City UT	22.07
<u>11-25</u>	L B Southwark - Tt London Gb	198.18
<u>11-25</u>	Mastercard Cross Border Fee	1.58
<u>11-25</u>	Mastercard Currency Exchange Fee	0.40
<u>11-25</u>	Budget Conferencing Atlanta GA	142.87
11-27	Catapulsion Stansbury Parut	49.95
<u>11-30</u>	Eapps 770-4482100 GA	22.00
11-30	Direct Withdrawal, Paypal Inst Xfer	10.74
	Total subtractions	\$1,529.08

# Fees and charges

Date		Quantity	Unit Charge	
11-25-09	Summary - Tier 2 Overdraft Item Charge	2	37.00	-\$74.00
11-27-09	Summary - Tier 2 Overdraft Item Charge	2	37.00	-74.00
11-30-09	Service Charge	1	10.75	-10.75

Fees and charges assessed this period -\$158.75



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	462			462	5 138





## 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 - Transfer to Checking Account XFER TO CKG 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	register other de	n your check any checks o eductions that shown on you nt.	G List any deposits from your check register that are <i>not</i> shown on your statement.				
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			6 Enter ending balance shown on your statement.				
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