



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

Business Banking Statement
October 31, 2009
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442161000587



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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.

Time to reorder banking supplies for your business checking account? KeyBank has a wide variety of business products to meet ever-changing needs of your business. With products ranging from three-to-a-page checks and computer/laser checks (compatible with over 1400 types of software) to deposit tickets, stamps, and security deposit bags, you're sure to find something you need. Call 800-503-2345 to speak with a business product expert, or go online to expertchecks.com to place your order today. Your satisfaction is always guaranteed when you buy checks and accessories through KeyBank.

NEW! KeyBank now offers personalized stationery and accessories. Visit retaildirect.com/keybank for more details.

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.***



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KeyNotes (con't)

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, 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.)

*Normal account service charges still apply.
 **There is no purchase necessary to enter or win. See official rules for complete details.

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.

Key Business Basics Checking 442161000587

QUANTUM MANAGEMENT SYSTEMS INC

Beginning balance 9-30-09	\$772.08
6 Additions	+1,300.00
41 Subtractions	-1,849.82
Net fees and charges	-51.75
Ending balance 10-31-09	\$170.51

Additions

Deposits	Date	Serial #	Source	
	10-13		Internet Trf Fr DDA 0000442161000546 4451	\$200.00
	10-15		Internet Trf Fr DDA 0000442161000546 4451	150.00
	10-19		Internet Trf Fr DDA 0000442161000546 4451	250.00
	10-23		Internet Trf Fr DDA 0000442161000546 4451	425.00
	10-26		Internet Trf Fr DDA 0000442161000546 4451	75.00
	10-28		Internet Trf Fr DDA 0000442161000546 4451	200.00
			Total additions	\$1,300.00

Subtractions

Withdrawals	Date	Serial #	Location	
	10-2		POS Mac State Liquor # Park City UT	\$44.58
	10-5		ATM Mac 776 N Terminal Dr. Salt Lake UT	182.00
	10-5		Direct Withdrawal, Merchant Bankcd Fee	164.70



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Subtractions

(con't)

Withdrawals	Date	Serial #	Location	
	10-5		American Meadows Inc 877-309-7333 VT	107.75
	10-5		American Meadows Inc 877-309-7333 VT	9.95
	10-7		POS Mac Pharmaca Integ Albuquerque NM	37.79
	10-7		Eapps 770-4482100 GA	7.85
	10-8		POS Mac State Liquor # Park City UT	37.07
	10-8		POS Mac Usps 497788015 Park City UT	5.75
	10-8		J2 *Evoice Plus Svc 323-817-3206 CA	4.95
	10-8		POS Mac Tj Park City UT	3.72
	10-9		Tequilaria S4 30030175 Phoenix AZ	25.42
	10-9		Microbrewery Albuquerque NM	19.14
	10-13		POS Mac State Liquor S Park City UT	18.35
	10-13		Southwestair*Inflig Dallas TX	5.00
	10-14		POS Mac #00307 Alberts Park City UT	50.27
	10-14		POS Mac State Liquor S Park City UT	18.35
	10-15		Adt*Security Services 800-238-2455 FL	40.57
	10-15		Leasecomm Corporation 07819944800 MA	38.36
	10-15		Blockbuster.Com 866-692-2789 TX	21.26
	10-16		Direct Withdrawal, State Farm Ro 27Sfpp	101.51
	10-16		POS Mac State Liquor # Park City UT	37.07
	10-16		POS Mac Jeremy Store Park City UT	4.62
	10-19		ATM Mac 776 N Terminal Dr. Salt Lake UT	82.00
	10-19		Columbia Paints #1732 Park City UT	63.27
	10-19		Jeremy Store 00403428 Park City UT	25.00
	10-20		Park City Bread & Bage Park City' UT	6.63
	10-21		Southwestair*Inflig Dallas TX	5.00
	10-22		POS Mac Qwest Phone/Bmc Denver CO	200.66
	10-23		Summit Storage** 04356459275 UT	195.00
	10-23		I-Tech X-Perience- Rancho Cucamoca	16.30
	10-26		Budget Conferencing Atlanta GA	107.32
	10-26		POS Mac State Liquor S Park City UT	18.35
	10-26		Park City Bread & Bage Park City' UT	11.00
	10-26		Southwestair*Inflig Dallas TX	5.00
	10-26		Sbarros C Las 30403Qps Las Vegas NV	4.85
	10-26		Sbarros C Las 30403Qps Las Vegas NV	3.99
	10-27		Eapps 770-4482100 GA	22.00
	10-27		Direct Withdrawal, Paypal Inst Xfer	10.78
	10-28		Catapulsion Stansbury Parut	49.95
	10-28		POS Mac State Liquor S Park City UT	36.69
			Total subtractions	\$1,849.82

Fees and charges

Date		Quantity	Unit Charge	
10-23-09	Tier 2 Overdraft Item Charge	1	37.00	-\$37.00
10-30-09	Regional ATM Withdrawal Fee	2	2.00	-4.00
10-30-09	Service Charge	1	10.75	-10.75
	Fees and charges assessed this period			-\$51.75



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**OnePass[®]
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	485			485	4,676



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
- 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 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 <i>not</i> shown on your statement.
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5	List any deposits from your check register that are <i>not</i> shown on your statement.
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Check # or Date	Amount
TOTAL →	\$

Date	Amount
TOTAL →	\$

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.