



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

Business Banking Statement
September 30, 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.

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 September 11, 2009, the KeyBank National Association Funds Availability 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 on 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 counties of Elkhart, Marshall, St. Joseph and Starke in Indiana. These routing numbers will now be considered local for all checks deposited in KeyBank branches in Indiana and in the following states and counties:



KeyNotes (con't)

Ohio, Kentucky, Michigan, and the following counties in New York (Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Steuben, Wayne, Wyoming, Yates) - 0710, 0711*, 0712, 0719, 0730*, 0739*, 0750*, 0759*, 1040*, 1041*, 1049*, 2710, 2711*, 2712, 2719, 2730*, 2739*, 2750*, 2759*, 3040*, 3041*, 3049*

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.

The following revision will be made amending the Deposit Account Agreement and Funds Availability Policy provided to you when you opened your KeyBank Account, as amended.

Effective December 1, 2009, the following paragraph will be added at the end of Section 3. Deposits to Accounts

Important Notice to Business Customers regarding Internet Gambling.

The Unlawful Internet Gambling Enforcement Act (UIGEA) prohibits any person or other entity from making or accepting a Restricted Transaction as defined in UIGEA and regulation GG. All Restricted Transactions at KeyBank are prohibited. We have established certain policies and procedures designed to identify and block, or prevent payment of, any Restricted Transaction involving your Account(s) with us. Also we may at our sole discretion block or prevent payment of all Internet gambling transactions without notice to you. You hereby acknowledge and agree that we shall have no obligation or liability of any kind for blocking, or failing to block, any Restricted Transaction or other Internet gambling transaction.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the the revised Deposit Account Agreement and Funds Availability Policy is available at any KeyBank branch.

IMPORTANT NOTICE OF CHANGE TO YOUR DEPOSIT ACCOUNT AGREEMENT

The following revisions will be made amending the Deposit Account Agreement and Funds Availability Policy provided to you when you opened your KeyBank Account, as amended.

Revisions to Section **10. Account Statements; Limitations on Time to Report Forgeries and Errors** will be effective November 1, 2009 for all monthly cycling Accounts and effective January 1, 2010 for all quarterly cycling Accounts. The heading for Section **10. Account Statements; Limitations on Time to Report Forgeries and Errors** will be revised to read **10. Account Statements; Limitations on Time to Report Unauthorized Transactions, Forgeries and Errors.**



KeyNotes (con't)

In Section 10, the eighth paragraph will be replaced with the following bolded paragraph to reflect changes in the number of days for you to review your Account statement and report any errors or other irregularities to us.

You must notify us as soon as possible after receiving your Account statement if you believe there is an error or irregularity of any kind, including any unauthorized transaction or signature, lack of signature or alteration. You agree that thirty (30) days after we mailed a statement (or otherwise made it available to you) is a reasonable amount of time for you to review your Account statement and report any errors or other irregularities. In addition, by law we may be relieved of any potential liability for multiple unauthorized signatures or alterations by the same wrongdoer if you do not notify us in writing within thirty (30) days after your statement containing the first such irregularity was mailed or otherwise made available to you. Similarly, by law we may be relieved of any potential liability for losses arising due to your negligence. You agree that failure to report any error or irregularity in writing within thirty (30) days after we mailed your statement (or otherwise made it available to you) shall preclude you from recovering any amounts from us. No legal proceeding or action shall be brought by you against us to recover any amount alleged to have been improperly paid out of the Account (as well as related losses) due to an unauthorized transaction or signature, alteration or other defect unless (1) you have given the written notice provided above, and (2) such action shall have been commenced within the time required by applicable law. Transactions involving electronic funds transfers may be governed by the Electronic Fund Transfer Act and may be subject to KeyBank's Terms and Conditions for Electronic Fund Transfer Transactions.

In Section 10, the following new paragraph pertaining to remotely created checks will follow the eighth paragraph in this section and the current last paragraph of this section remains unchanged.

You may not deposit remotely created checks (items not bearing the maker's signature, but purporting to be authorized by the maker) to an account with us without our prior, express written consent. If you deposit remotely created checks with us, you agree that we may withhold a portion of the proceeds of such drafts or other funds in your Accounts in a reserve account, in an amount that we reasonably believe may be needed to cover future chargebacks, returned items, and/or claims that such drafts were unauthorized. You grant us a security interest in the reserve account. Unless we agree otherwise in writing with you, reserve funds shall not bear interest. Our rights to charge your Account for returned remotely created checks will not be limited by the balance or existence of any reserve. Our rights with respect to the reserve, as well as the security interest granted to us, shall survive the termination of this Agreement. We may discontinue accepting remotely created checks at any time without cause or prior notice.

Revisions to Section **25. Arbitration Provision** are effective immediately.

In Section **25. Arbitration Provision** in the first sentence of the fourth paragraph the National Arbitration Forum is being replaced with the American Arbitration Association. Under the last paragraph of the section, **Contacting Arbitration Administrators** the contact information for the National Arbitration Forum is being deleted and the contact information for the American Arbitration Association is being added as follows: **American Arbitration Association**, 1633 Broadway, 10th Floor, New York, New York 10019, www.adr.org. (800) 778-7879, Commercial or Consumer Rules.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised *Deposit Account Agreement and Funds Availability Policy* is available at any KeyBank branch.



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Key Business Basics Checking 442161000587
 QUANTUM MANAGEMENT SYSTEMS INC

Beginning balance 8-31-09	\$1,005.98
2 Additions	+1,500.00
40 Subtractions	-1,612.15
Net fees and charges	-121.75
Ending balance 9-30-09	\$772.08

Additions

Deposits	Date	Serial #	Source	
	9-17		Internet Trf Fr DDA 0000442161000546 4451	\$500.00
	9-29		Internet Trf Fr DDA 0000442161000546 4451	1,000.00
			Total additions	\$1,500.00

Subtractions

Withdrawals	Date	Serial #	Location	
	9-1		POS Mac #00307 Alberts Park City UT	\$35.02
	9-2		Jeremy Store 00403428 Park City UT	42.99
	9-4		POS Mac State Liquor # Park City UT	55.61
	9-4		Direct Withdrawal, Merchant Bankcd Fee	44.95
	9-4		Eapps 770-4482100 GA	26.61
	9-4		Great Ame Bage30551Qps Salt Lakecityut	7.31
	9-8		J2 *Evoice Plus Svc 323-817-3206 CA	4.95
	9-8		Eapps 770-4482100 GA	2.63
	9-9		POS Mac Usps 497788015 Park City UT	13.75
	9-10		POS Mac Smiths Park City UT	56.86
	9-10		POS Mac State Liquor S Park City UT	9.84
	9-11		Teriyaki Grill Park Ci Park City UT	8.22
	9-15		POS Mac Tj Park City UT	73.28
	9-15		Adt*Security Services 800-238-2455 FL	40.57
	9-15		Leasecomm Corporation 07819944800 MA	38.36
	9-15		POS Mac Staples, Inc. Park City UT	33.77
	9-15		POS Mac State Liquor S Park City UT	33.76
	9-15		Blockbuster.Com 866-692-2789 TX	21.25
	9-16		Direct Withdrawal, State Farm Ro 27Sfpp	104.87
	9-21		ATM Key 1555 Snow Creek Park City UT	160.00
	9-21		POS Mac State Liquor # Park City UT	34.64
	9-21		Direct Withdrawal, Paypal Inst Xfer	29.95
	9-23		Summit Storage** 04356459275 UT	195.00
	9-23		Jeremy Store 00403428 Park City UT	20.01
	9-23		Cr6546 Asm Den10081933 Denver CO	8.96
	9-23		Mcdonald'S F13569 Q17 Denver CO	3.68
	9-24		Wynkoop Brewing CO Denver CO	33.05
	9-24		Lodo Garage #285 Denver CO	8.00
	9-25		Budget Conferencing Atlanta GA	109.36
	9-25		POS Mac #00307 Alberts Park City UT	66.38
	9-25		Tequilaria S4 30030175 Phoenix AZ	38.11
	9-25		Jinja Bar & Bistro Albuquerque NM	27.67
	9-25		POS Mac Jeremy Store Park City UT	4.62



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Subtractions

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	9-28		Catapulsion Stansbury Parut	49.95
	9-28		POS Mac #00307 Alberts Park City UT	46.32
	9-28		Jeremy Store 00403428 Park City UT	45.74
	9-28		Eapps 770-4482100 GA	22.00
	9-28		Direct Withdrawal, Paypal Inst Xfer	10.52
	9-29		POS Mac State Liquor # Park City UT	35.99
	9-29		POS Mac Usps 497788015 Park City UT	7.60
Total subtractions				\$1,612.15

Fees and charges

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
9-28-09	Tier 2 Overdraft Item Charge	1	37.00	-\$37.00
9-29-09	Summary - Tier 2 Overdraft Item Charge	2	37.00	-74.00
9-30-09	Service Charge	1	10.75	-10.75
Fees and charges assessed this period				-\$121.75



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	462			462	4,191

