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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 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 Availablity 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, 10<sup>th</sup> Floor, New York, New York 10019, <u>www.adr.org</u>. (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.



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		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



# Subtractions

(con't)

Withdrawals Date	Serial #	Location	
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	Date		Quantity	Unit Charge	
•	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 assesse	ed this period		-\$121.75

# Continental Airlines .

<b>OnePass</b>	R
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	OnePass	Miles earned	Ponus miles	Adjusted miles	One Base miles	Total miles
summary	Unerass	Miles earried	Bonus miles	Adjusted miles	OnePass miles	Total miles
Summary	number	this period	this period	this period	this period	this year
	WP206268	462			462	4,191



# 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:

XFER TO 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.

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.

## B 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.

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