**Business Banking Statement September 30, 2011** page 1 of 3

442161000587

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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 8-31-11	\$175.65
5 Additions	+666.45
13 Subtractions	-808.02
Net fees and charges	-10.75
Ending balance 9-30-11	\$23.33

### **Additions**

Deposits	Date	Serial#	Source		
	9-7		Internet Trf Fr DDA 0000442161000546	4451	\$100.00





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### **Additions**

(con't)

Deposits	Date	Serial#	Source		
	9-8		Internet Trf Fr DDA 0000442161004993	4451	66.45
	9-14		Internet Trf Fr DDA 0000442161000546	4451	100.00
	9-22		Internet Trf Fr DDA 0000442161000546	4451	175.00
	9-26		Internet Trf Fr DDA 0000442161000546	4451	225.00
			Total additions		\$666.45

# Subtractions

Withdrawals	Date	Serial#	Location	
	9-6		Direct Withdrawal, Merchant Bankcd Fee	\$89.90
	9-8		Cbi*Sunbelt 866-522-6855 IL	38.90
	9-8		Eapps Hosting 770-4482100 GA	33.00
	9-13		Direct Withdrawal, Oron.Com	9.95
	9-15		Adt*Security Services 800-238-2455 FL	43.36
	9-15		Leasecomm Corporation 07819944800 MA	38.17
	9-15		Blockbuster.Com 866-692-2789TX	18.07
	9-16		Direct Withdrawal, State Farm Ro 27Sfpp	100.69
	9-19		Direct Withdrawal, Paypal Inst Xfer	29.95
	9-19		Direct Withdrawal, Ff Magnat Limiteiat Paypal	14.08
	9-23		Summit Storage** 04356459275 UT	195.00
	9-27		Catapulsion Stansbury Parut	49.95
	9-30		Summit Storage** 04356459275 UT	147.00
			Total subtractions	\$808.02

# Fees and charges

Date		Quantity	Unit Charge	
9-30-11	Service Charge	1	10.75	-\$10.75
		Fig. 1 and also are a second distance of a		¢40.75

Fees and charges assessed this period

-\$10.75

# Continental Airlines ...

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	86			86	3,185



#### **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 below\*, 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.

\* KeyBank Customer Disputes NY-31-17-0128 17 Corporate Woods Blvd Albany, NY 12211

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

#### COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

XFERTO SAV - Transfer to Savings Account XFERFROM SAV - Transfer from Savings Account XFERTO CKG - Transfer to Checking Account XFERFROM 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

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O Box 93885, Cleveland, OH 44101-4825.

In your letter, give us the following information:

- Account Information: Your name and account number.

  Dollar Amount: The dollar amount of the suspected error.

  Description of the Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it was a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit

Explanation of Finance Charge: Your Finance Charge attributable to interest (hereinafter referred to as interest) is computed using the Average Daily Balance method.

Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subject any purpose and subject inspect. debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

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.

#### page 3 of 3

#### **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.

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