



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

Business Banking Statement
July 31, 2011
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QUREOS INC
1776 PARK AVE # 242
PARK CITY UT 84060-5148

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 Information About Revisions to Your KeyBank National Association Funds Availability Policy

The Expedited Funds Availability Act (Act) regulates how banks make the funds you deposit to your Account available to you. This Act is changing and starting on July 21, 2011, we will be changing KeyBank's Funds Availability Policy. Currently the Expedited Funds Availability Act requires that up to \$100 of the aggregate deposit by check or checks not subject to next-day availability on any one banking day be made available on the next business day. Effective on July 21, 2011, the Act will change increasing the amount to \$200.

Here's what this means to you.

KeyBank's current Funds Availability Policy is to make the first \$100 of total deposits made on a business day to any type of Personal deposit account and the following types of Business deposit accounts: Key Business Free Checking, Key



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KeyNotes (con't)

Business Reward Checking, Key Business Basics Checking, Key Business Money Market Checking, Key Business Checking, Key Business Sweep Checking, IOLTA/IOLA/IOTA/RAHF/IORTA, Key Business Saver, Key Business Silver Money Market Savings, Key Business Signature Money Market Savings, Key Business Gold Money Market Savings available to you on that same business day. Provided there are no holds placed on your deposit the rest of the deposit is available on the next business day after the day of your deposit. For the account types listed above, effective on July 21, 2011, KeyBank will continue to make the first \$100 of your total deposits made on a business day available to you on that same business day and the rest of your deposit available on the next business day after the day of your deposit. However, if a Case by Case hold is placed on your deposit we will make the first \$200 of your total deposit made on a business day available to you on the next business day after the day of your deposit and the rest of the funds will be available on the second business day after the day of your deposit.

For check deposits made to other types of Business deposit accounts, not listed above, KeyBank's current Funds Availability Policy is to make the first \$100 of each deposit available on the next business day after the day of deposit and the rest of the deposit available no later than the second business day after the day of deposit. Effective on July 21, 2011, KeyBank will make the first \$200 of each deposit available on the next business day after the day of deposit and the rest of the deposit available no later than the second business day after the day of deposit.

If you have questions about any of this information, please call the number that appears on this statement.

Please read and retain this information with all of your Account opening Agreements and Disclosures. A revised copy of the Deposit Account Agreement and Funds Availability Policy can be obtained on or after July 21, 2011 at your local KeyBank branch or online at key.com

Key Business Free Checking 442161005917

QUREOS INC

Beginning balance 6-30-11	\$508.29
3 Additions	+1.19
2 Subtractions	-19.00
Ending balance 7-31-11	\$490.48

Additions

Deposits	Date	Serial #	Source			
	7-5		Easy Savings Usps	Rebate	NY	\$0.24
	7-7		Easy Savings Usps	Rebate	NY	0.71
	7-13		Easy Savings Usps	Rebate	NY	0.24
Total additions						\$1.19



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Subtractions

Withdrawals	Date	Serial #	Location	
	7-6		Usps.Com Click66100611 Washington Dc	\$14.25
	7-12		Usps.Com Click66100611 Washington Dc	4.75
Total subtractions				\$19.00

Account messages

Important information regarding changes to your Account.

At KeyBank, we are committed to providing our clients with timely information regarding changes to your account. Please note that the following changes will be made to your account effective September 16, 2011. These changes will be reflected the first statement cycle after said date.

Your account will be renamed KeyBank Basic Business Checking Account. This account will continue to have no monthly Maintenance Service Charge and no minimum balance requirement. However, the number of combined Check(s)/Withdrawal(s) Paid and/or Deposited Item(s) at no charge will decrease from 200 to 50 during the monthly statement period.

Additionally, there will be a new Paper Statement Charge. If you receive your KeyBank Basic Business Checking Account statement on paper instead of electronically, your Account will be charged a \$2.00 Paper Statement Charge per monthly statement cycle. If you receive a combined Account paper statement and your combined statement includes statements for other types of business checking and savings Accounts you will not be assessed a \$2.00 Paper Statement Charge.

There is no Paper Statement Charge if you receive your Account statement electronically through KeyBank's Online Banking service. With Online Statements you can access your Account statement anytime from any computer.

** Receive e-mail notifications that let you know your statement is available*

** Accumulate up to 7 years of your statements and view online whenever you need - at no charge*

** Go green and help control the planet's future by reducing paper*

To enroll in Online Statements, sign on to Online Banking and select the Enroll button on the "Statements & Documents" tab.

This notification amends the Small Business Checking Account Fees and Disclosures you received at the time you opened your account.

Please contact your KeyBank representative with any questions.

Please read and retain this information with all of your Account opening Agreements and Disclosures.

