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31 T 0216 00000 R EM AO QUREOS INC 1776 PARK AVE STE 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.

KeyBank Basic Business Checking 442161004993 QUREOS INC

Beginning balance 1-31-12	\$286.88
1 Addition	+380.00
9 Subtractions	-394.78
Ending balance 2-29-12	\$272.10



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Rewards

Rewards point balance, as of 02-29-2012	7,869
Rewards Number Name	Rewards Number Name
442161004993000 QUREOSINC	442161004993002 DOUGLASM YEAMAN
442161004993001 ELLAINEC CALHOUN	
Visit key.com/rewards for details	

Additions

Deposits D	Date	Serial #	Source		
2	-22		Internet Trf Fr DDA 0000442161000546	4451	\$380.00
			Total additions		\$380.00

Subtractions

Withdrawals	Date	Serial #	Location	
	2-2		Internet Trf To DDA 0000442161005917 4451	\$75.00
	2-2		Southwes 05262418252491 08004359792 TX	10.00
	2-3		Internet Trf To DDA 0000442161005917 4451	50.00
	2-3		Quiznos Alb Albuquerque NM	9.78
	2-9		Internet Trf To DDA 0000442161005917 4451	25.00
	2-13		Direct Withdrawal, Capital One Online Pmt	60.00
	2-16		Internet Trf To DDA 0000442161005917 4451	15.00
	2-22		Internet Trf To DDA 0000442161005917 4451	50.00
	2-23		Internet Trf To DDA 0000442161005594 4451	100.00
			Total subtractions	\$394.78

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 the following changes will be made to your account effective April 1, 2012. These changes will be reflected in your April 2012 statement. Please contact your KeyBank representative with any questions.

The Check(s)/Withdrawal(s) Paid and/or Deposited Item(s) charge on your KeyBank Basic Business Checking Account will increase to \$0.40 for each item paid in excess of 50 during that statement cycle. The Deposited Currency-Threshold will change from \$5,000 per day to \$25,000 during the monthly statement cycle. The Paper Statement Charge will increase to \$3.00 per monthly statement cycle.



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Account messages (con't)

If you receive a combined Account paper statement and your combined statements includes statements for other types of checking and savings Accounts (excluding Key Business Rewards Checking Account) your checking account may be assessed the \$3.00 Paper Statement Charge.

There is no Paper Statement Charge if you receive your Account statement electronically through one of Key's online banking services.

The Branch Roll Out service charge will increase to \$0.15 per roll.

The Branch Strap Out service charge will increase to \$0.50 per strap.

The Foreign ATM service charge will increase to \$2.50. The ATM Mini Statement service charge will increase to \$1.50.

Wire Transfer Service Charges

* Incoming Domestic and International Wire Transfer service charges will increase to \$20.00

* Outgoing Domestic Wire Transfer service charges will increase to \$30.00

* Outgoing International Wire Transfer service charges will increase to \$45.00

The Chargeback Fee (Deposited Item Returned) will increase to \$10.00.

The Charge for Handling Legal Process will increase to \$75.00.

Effective June 1, 2012, the Stop Payment Charge (for each stop payment or to renew a stop payment on a check/withdrawal) will increase to \$34.00. The charge to stop payment or to renew a stop payment on a range of checks (multiple items in sequence) will also increase to \$34.00.

The Rush Card Replacement service charge (If you request that a replacement ATM or Debit Card be overnighted to you) will increase to \$25.00.

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



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 davs.

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

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 that amount.
 - 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 of your line of credit each day, add any new advances or debite, and cubiter any non-timent of add credits on you provide the day interest of the add and the set of the day interest of the set. 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.

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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