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4 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.

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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 the KeyBank Rewards Program and changes to the KeyBank Rewards Program Terms and Conditions

Effective July 31, 2012, the following enhancements to the KeyBank Rewards program will be available and the KeyBank Rewards Terms and Conditions will be revised to reflect these changes. You are receiving this information and the revisions to the KeyBank Rewards Terms and Conditions because you have a Checking Account eligible to be enrolled in the KeyBank Relationship Rewards Program or may currently be enrolled or you may decide to enroll in the future.

In section 1. Earning and Redeeming Points the fifth paragraph is revised to indicate you can enroll in the Relationship Rewards Program by phone, in person at a branch, or via online banking. The first sentence in this section will be replaced with the following:

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KeyNotes (con't)

You can enroll in the Relationship Rewards Program and establish a Relationship Rewards Account ("Relationship Rewards Account") at the time you open an eligible Checking Account or at any time after your Checking Account has been opened by contacting KeyBank by phone, in person at a branch, or via online banking.

In section 1. Earning and Redeeming Points the end of the eighth paragraph is revised to indicate that your available Rewards Point balance can also be found on branch receipts, checking account statements and if you are enrolled in online banking you can access your Rewards Point balance through KeyBank Online Banking or through Key Business Online. The last two sentences in this section will be replaced with the following:

Your available Rewards Point balance is available at keybankrewards.com, on branch receipts, checking account statements, can be obtained by calling the KeyBank Rewards Center at 1-800-539-2968, or otherwise as determined by KeyBank from time to time. If you are enrolled in online banking, you can access your Rewards Point balance through KeyBank Online Banking or through KeyBusiness Online. KeyBank Rewards Center representatives are available Monday through Friday, 7 a.m. to 9 p.m. local time and Saturday through Sunday, 9 a.m. to 6 p.m. local time. Important information regarding the Relationship Rewards Program ("KeyBank Rewards Information") can be found at key.com/rewards.

In section 1. Earning and Redeeming Points the following new paragraph is being added to the end of this section to describe the new point transfer enhancement.

Customers enrolled in Relationship Rewards can transfer all or part of their Rewards Points balance in their Relationship Rewards Account to another Relationship Rewards Account at KeyBank ("Points Transfer"). In order to transfer points, a Customer must log into keybankrewards.com and follow the steps set forth for Points Transfer. A Customer must know the recipient's Relationship Rewards Account number in order to complete the transfer. If there is more than one Customer associated with a Relationship Rewards Account, each Customer may only transfer Rewards Points that were earned by such Customer. Only Customers with Relationship Rewards Accounts in good standing (as determined by KeyBank in its sole discretion) can participate in Points Transfers, either as a transferor or transferee. Transferred points retain the expiration date assigned at the time the transferred points were originally earned, not the date of transfer. All transfers are final. If Rewards Points subject to 1099 reporting are transferred, the 1099 reporting and associated tax liability remains with the Customer who earned the points.

If you have questions or need more information about the KeyBank Rewards Program, contact Client Services at the telephone number on this statement, visit your local branch, or contact your Relationship Manager.

Please read and retain this information with your KeyBank Rewards Program Terms and Conditions and your Account opening Agreements and Disclosures.





KeyBank Basic Business Checking 442161004993

QUREOS INC

Beginning balance 6-30-12	\$14,432.54
9 Additions	+3,996.36
26 Subtractions	-9,483.13
Ending balance 7-31-12	\$8,945.77

Additions

Deposits	Date	Serial#	Source		
	7-3		Easy Savings Usps	Easysavings NY	\$0.26
	7-16		Easy Savings Usps	Easysavings NY	0.51
	7-18		Easy Savings Usps	Easysavings NY	0.26
	7-19		Internet Trf Fr DDA 00	000442161005925 4451	1,840.00
	7-23		Easy Savings Usps	Easysavings NY	0.26
	7-24		Easy Savings Usps	Easysavings NY	0.51
	7-25		Easy Savings Usps	Easysavings NY	0.26
	7-26		Easy Savings Usps	Easysavings NY	0.26
	7-26		Deposit Branch 021	6 Utah	2,154.04
			Total additions		\$3,996.36

Subtractions ____

Paper Checks

* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
1694	7-3	\$316.59	*1701	7-19	40.50	1702	7-25	99.00
*1698	7-23	283.75						

Paper Checks Paid \$739.84

Withdrawals	Date	Serial#	Location	
	7-2		Internet Trf To Client-Added Transfer Account	\$2,000.00
	7-2		Internet Trf To DDA 0000442161005594 4451	200.00
	7-2		Usps.Com Click66100611 Washington Dc	5.10
	7-2		Easy Savings Usps Rebate NY	0.26
	7-5		Internet Trf To Client-Added Transfer Account	600.00
	7-5		Your Other Office 08015441841 UT	250.00
	7-6		Your Other Office 08015441841 UT	660.32
	7-6		Incorp Services Inc. Henderson NV	141.00
	7-9		Rci*Ringcentral,Inc. 888-898-4591 CA	60.53
	7-11		Smart Receptionist Boise ID	1,097.73
	7-13		Usps.Com Click66100611 Washington Dc	10.20
	7-16		Internet Trf To Client-Added Transfer Account	2,000.00
	7-16		Internet Trf To DDA 0000442161005594 4451	200.00
	7-17		Usps.Com Click66100611 Washington Dc	5.10
	7-19		Internet Trf To Client-Added Transfer Account	600.00
	7-20		Dotyou.Com Big Pine FL	11.75
	7-20		Usps.Com Click66100611 Washington Dc	5.10
	7-23		Usps.Com Click66100611 Washington Dc	10.20
	7-23		Usps.Com Click66100611 Washington Dc	5.10





\$9,483.13

Subtractions						
(con't)						
	Withdrawals	Date	Serial#	Location		
		7-25		Usps.Com Click66100611 Washington Dc	5.10	
		7-26		Smart Receptionist Boise ID	722.80	
		7-31		Incorp Services Inc. Henderson NV	153.00	

Total subtractions



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:

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
- 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 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 subtract any payments and credits any populinanced fees and unpaid interest. 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.

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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.

4	register other de	m your check any checks or eductions that shown on your ent.		List any deposits from your check register that are <i>not</i> shown on your statement.						
1	Check # Amount				Date Amount					
C	or Date									
				TO	TAL →	\$				
				(3	Enter ending balance shown on your statement.					
				\$						
				Ø	Add 5 total h	and 6 and ere.	ente	er		
				\$	•					
				8	Enter	total from 4	1.			
				\$						
								_		
				Subtract 8 from 7 enter difference h			-			
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