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2 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.

Beginning June 27, 2012, if you are an Online Banking client, and you report to us that your ATM, Debit Card or Equity Card has been lost or stolen, you will receive your Lost/Stolen Debit & Equity Card Notice exclusively online. This is the fastest method of delivery of this notice to confirm that your card has been statused as Lost/Stolen at your request. This notice will be available on the "Statements & Documents" tab in Online Banking for up to 24 months.

Online Banking is safe, easy, and convenient. To become an Online Banking client, enroll at key.com.

Beginning June 27, 2012, if you are an Online Banking client, and you have a safe deposit box at Key, you will receive your Safe Deposit Box Payment notice exclusively online. This is the fastest method of delivery to notify you when your annual safe deposit box rental fee is due and that it will automatically be deducted from your account. This notice will be available on the "Statements &



KeyNotes (con't)

Documents" tab in Online Banking for up to 24 months.

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get organized with Key De-clutter and put important documents in a safe place. Our Safe Deposit Boxes offer peace of mind by providing a secure environment to store what matters most to you, such as: - Back-up computer files, digital photos and personal or professional documents

- Birth, marriage, death certificates

- Stamp, coin or other valuable collections and records

Visit Branch Locations on key.com to find a KeyBank branch near you that offers Safe Deposit Boxes.*

* Contents of safe deposit box are not FDIC insured. Safe Deposit Boxes are not water, fire or burglar proof. Please see Safe Deposit Box Agreement for all terms and conditions. ** Subject to availability. Not all branches offer Safe Deposit Boxes. KeyBank is Member FDIC ©2012. Keycorp

. KeyBank is member FDIC *Subject to availability. Not all branches offer Safe Deposit Boxes.

KeyBank Basic Business Checking 442161004993

QUREOS INC

Beginning balance 5-31-12	\$18,192.81
13 Additions	+3,947.84
22 Subtractions	-7,708.11
Ending balance 6-30-12	\$14,432.54

Additions

Deposits	Date	Serial #	Source					
	6-4		Easy Savir	ngs Usps	Rebate	NY		\$0.26
	6-4		Deposit	Branch 0216	Utah			1,112.50
	6-6		Easy Savir	ngs Usps	Rebate	NY		0.26
	6-11		Easy Savir	ngs Usps	Rebate	NY		0.26
	6-15		Deposit	Branch 0216	Utah			1,527.63
	6-18		Easy Savir	ngs Usps	Rebate	NY		0.54
	6-18		Easy Savir	ngs Usps	Rebate	NY		0.26
	6-18		Easy Savir	ngs Usps	Rebate	NY		0.26
	6-18		Easy Savir	ngs Usps	Rebate	NY		0.26
	6-18		Internet Tr	f Fr DDA 000	044216100)5925	4451	1,300.00
	6-21		Easy Savir	ngs Usps	Rebate	NY		0.25
	6-29		Usps.Com	Click661006	611 Washi	ington	Dc	5.10



Additions

(con't)

(cont)								
	Deposits	Date	Serial #	Sourc	ce			
		6-29		Easy	Savings Usps	Rebate	NY	0.26
				Tota	l additions			\$3,947.84
Subtrac	tions							
Paper Cl	hecks	* che	eck missing fro	m sequence				
Check	Date		Amount	Check	Date	Amount		
1696	6-15		\$150.00	1697	6-14	200.00		
						Pa	per Checks Paid	\$350.00
	Withdrawals	Date	Serial #	Loca	ation			
		6-1		Inte	rnet Trf To Cliei	nt-Added Tra	nsfer Account	\$2,000.00
		6-1		Nev	500.00			
		6-1Nevada Secretary of7756845780NV6-4Usps.Com Click66100611Washington Dc						5.10
		6-5		Inte	rnet Trf To DDA	0000442161	005594 4451	300.00
		6-5		Inte	rnet Trf To Cliei	nt-Added Trai	nsfer Account	100.00
		6-5		Usp	s.Com Click66	100611 Was	hington Dc	5.10
		6-6		You	r Other Office	08015441	841 UT	250.00
		6-6		Dot	you.Com	Big Pine	FL	35.25
		6-8		Rci*	Ringcentral, Inc	. 888-898-	4591 CA	60.58
		6-11		Usp	s.Com Click66	100611 Was	hington Dc	5.10
		<u>6-14</u>		Inte	rnet Trf To Cliei	nt-Added Tra	nsfer Account	2,000.00
		<u>6-15</u>			s.Com Click66		y	10.85
		<u>6-15</u>			s.Com Click66			5.10
		<u>6-15</u>			s.Com Click66		U	5.10
		<u>6-18</u>			rnet Trf To Clie			600.00
		6-18			el Universe	Green Bay		27.23
		6-18			s.Com Click66			5.10
		6-20			s.Com Click66			4.90
		<u>6-21</u>			art Receptionist		ID	1,433.60
		6-28			s.Com Click66		hington Dc	5.10
				Tota	al subtractions	i		\$7,708.11



Account messages

Important information regarding changes that may pertain to your Account

The following revisions pertaining to overdraft service charge caps will be made amending the OTHER CHARGES section of the Business Checking Account Fees and Disclosures provided to you when you opened your KeyBank Account, as amended.

There is a daily cap of 5 Overdraft Item (OD) and Return Item (NSF) charges per account. Examples: if 10 items (e.g. check or ATM withdrawal) are paid against insufficient funds overdrawing your account during one day, you will only be assessed OD charges for 5 items that day. If 4 items are paid against insufficient funds overdrawing your account and 4 items are returned, you will only be charged for 5 items.

Beginning August 17, 2012, there will be a monthly cap of 40 Overdraft Item (OD) charges per account per service charge cycle. Once the monthly cap of 40 OD item charges has been reached during the service charge cycle, items will not be paid if there are insufficient funds in your account for the remainder of the service charge cycle. They will be returned and you may be charged a Return Item (NSF) charge.

If you have a line of credit such as Business Cash Reserve Line of Credit linked to your Account for overdraft protection, the monthly cap on OD charges will not apply. If your line of credit does not have sufficient funds to cover items presented for payment and OD or NSF charges are assessed, only the daily cap on OD and NSF charges will apply.

If you have any questions about any of this information, please do not hesitate to call the number that appears on this statement, visit your local KeyBank branch, or contact your Relationship Manager.

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 or your line of credit each day, add any new advances or debite, and cubiter any now incoments and credits on you add any new advances or debite. 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.

4	List from register other de are not stateme		6	your ch	y deposits from neck register that shown on your ent.			
-	heck # r Date	Amount	Date Amount					
				то	TAL 🗲	\$		
				0		nding balance on your ent.		
				\$				
				Ø	Add 5 total h	and 6 and enter ere.		
				\$				
				8	Enter	total from 4.		
				\$				
				Ø		ct 8 from 7 and difference here.		
				\$				
то	TAL 🗲	\$		This amount should agree with your check register balance.				

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