

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.

IMPORTANT NOTICE OF CHANGE TO THE ARBITRATION PROVISION OF YOUR DEPOSIT ACCOUNT **AGREEMENT**

The following revisions will be made amending the Deposit Account Agreement and Funds Availability Policy provided to you when you opened your KeyBank Account, as amended. Revisions are to section 25. Arbitration Provision and are effective September 14, 2012. The new section 25. Arbitration Provision is included at the end of this statement in its entirety and should be retained for your records. In summary, these revisions to the Arbitration Provision will:

1) Allow the Arbitration Provision to be rejected upon written notice signed by one joint account holder instead of requiring all joint account holders to sign;

2) Permit You to request in writing that We pay for all additional arbitration



KeyNotes (con't)

fees after You have paid an amount equivalent to a filing fee for state or federal court (whichever is less);

- 3) Clarify that We will not seek to recover Our attorneys', experts', or witness fees from You in the event You do not prevail in arbitration;
- 4) Delete the requirement that the arbitrator's decision must be kept confidential.

If you have any questions about these changes, please call the phone number on this statement.

Please read and retain this important information and the enclosed new section 25. Arbitration Provision with all of your Account opening Agreements and Disclosures. A complete copy of the revised Deposit Account Agreement and Funds Availability Policy is available at any KeyBank branch.

KeyBank Basic Business Checking 442161004993 QUREOS INC Beginning balance 4-30-12 \$23,803.11 12 Additions +1,838.12 20 Subtractions -7,448.42 Ending balance 5-31-12 \$18,192.81

Additions

Deposits	Date	Serial#	Source				
	5-1		Internet Trf Fr DDA 00	00044216100	00546	4451	\$333.80
	5-3		Easy Savings Usps	Rebate	NY		0.25
	5-4		Deposit Branch 021	6 Utah			779.69
	5-7		Easy Savings Usps	Rebate	NY		1.09
	5-7		Easy Savings Usps	Rebate	NY		0.25
	5-7		Easy Savings Usps	Rebate	NY		0.25
	5-8		Internet Trf Fr DDA 00	00044216100	00546	4451	195.99
	5-14		Easy Savings Usps	Rebate	NY		0.51
	5-15		Internet Trf Fr DDA 00	00044216100	05925	4451	525.00
	5-21		Easy Savings Usps	Rebate	NY		0.26
	5-21		Easy Savings Usps	Rebate	NY		0.26
	5-29		Easy Savings Usps	Rebate	NY		0.77
			Total additions				\$1,838.12





\$7,448.42

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Paper Checks

* check missing from sequence

Check	Date	Amount
1693	5-31	\$150.00

5-51		Φ130.00		
			Paper Checks Paid	\$150.00
Withdrawal	ls Date	Serial#	Location	
	5-1	13848	Wire Withdrawal Sharon Swanton 1744	\$2,600.00
	5-2		Your Other Office 08015441841 UT	1,000.00
	5-2		Incorp Services Inc. Henderson NV	104.00
	5-2		Usps.Com Click66100611 Washington Dc	4.90
	5-7		Usps.Com Click66100611 Washington Dc	21.70
	5-7		Usps.Com Click66100611 Washington Dc	4.90
	5-7		Usps.Com Click66100611 Washington Dc	4.90
	5-8		Rci*Ringcentral,Inc. 888-898-4591 CA	59.99
	5-8		Rci*Ringcentral,Inc. 888-898-4591 CA	0.59
	5-9		Questar Gas Company 800-323-5517 UT	195.99
	5-10		Dotyou.Com Big Pine FL	11.75
	<u>5-11</u>		The Ups Store 1372 Park City UT	100.00
	5-14		Internet Trf To Client-Added Transfer Account	1,500.00
	5-14		Usps.Com Click66100611 Washington Dc	10.20
	<u>5-15</u>		Internet Trf To Client-Added Transfer Account	1,600.00
	<u>5-18</u>		Usps.Com Click66100611 Washington Dc	5.10
	5-21		Usps.Com Click66100611 Washington Dc	5.10
	5-29		Usps.Com Click66100611 Washington Dc	15.30
	5-30		Incorp Services Inc. Henderson NV	54.00

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.	6	List any deposits from your check register that are <i>not</i> shown on your statement.				
1	Check # Amount			Date Amount				
C	or Date							
			то	TAL →	\$			
			6	Enter ending balance shown on your statement.				
			\$					
			0	Add 5 total h	and 6 and ere.	enter		
			\$	-				
			8	Enter	total from 4	1.		
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KeyBank Arbitration Provision



25. Arbitration Provision. This Arbitration Provision sets forth the circumstances and procedures under which a Claim or Claims (as defined below) may be arbitrated instead of litigated in court. This Arbitration Provision supersedes and replaces any existing arbitration provision between you and us. This Arbitration Provision will apply to your Account(s) unless you notify us in writing that you reject the Arbitration Provision within 60 days of opening your Account(s). Send your rejection notice to KeyBank National Association, P.O. Box 93752, Cleveland, Ohio 44101-5752. Your notice must include your name, the names of any joint account holders and your Account number(s) and must be signed by at least one of the joint account holders. Your rejection notice should not include any other correspondence. Calling us to reject the Arbitration Provision or providing notice by any other manner or format than as described above will not operate as a rejection of this Arbitration Provision and consequently this Arbitration Provision will become part of this Agreement. Rejection of this Arbitration Provision does not serve as rejection of any other term or condition of your Agreement with us governing your Account(s).

As used in this Arbitration Provision, the word "Claim" or "Claims" means any claim, dispute, or controversy between you and us arising from or relating to this Agreement or your Account(s), including, without limitation, the validity, enforceability, or scope of this Arbitration Provision or this Deposit Account Agreement. "Claim" or "Claims" includes claims of every kind and nature, whether pre-existing, present, or future, including, without limitation, initial claims, counterclaims, cross-claims, and third-party claims, and claims based upon contract, tort, fraud and other intentional torts, constitutions, statute, regulation, common law, and equity (including, without limitation, any claim for injunctive or declaratory relief). The word "Claim" or "Claims" is to be given the broadest possible meaning and includes, by way of example and without limitation, any claim, dispute, or controversy that arises from or relates to (a) any Account subject to the terms of this Agreement (b) any electronic funds transfer from or to any account, (c) advertisements, promotions, or oral or written statements related to this Agreement or your Account, (d) your application for any Account, and (e) the collection of amounts owed by you to us.

This Arbitration Provision will not apply to Claims previously asserted, or which are later asserted, in lawsuits filed before the effective date of this Arbitration Provision or any prior arbitration provision between you and us, whichever is earlier. However, this Arbitration Provision will apply to all other Claims, even if the facts and circumstances giving rise to the Claims existed before the effective date of this Arbitration Provision.

Any Claim shall be resolved, upon the election of you or us, by binding arbitration pursuant to this Arbitration Provision and the applicable rules of either the American Arbitration Association or J.A.M.S/Endispute in effect at the time the Claim is filed (the "Arbitration Rules"). You may select one of these organizations to serve as the arbitration administrator if you initiate an arbitration against us or if either you or we compel arbitration of a Claim that the other party has brought in court. In addition, if we intend to initiate an arbitration against you, we will notify you in writing and give you twenty (20) days to select one of these organizations to serve as the arbitration administrator; if you fail to select an administrator within that twenty (20)-day period, we will select one. In all cases, the arbitrator(s) should be a lawyer with more than ten (10) years of experience or a retired judge. If for any reason the selected organization is unable or unwilling or ceases to serve as the arbitration administrator, you will have twenty (20) days to select a different administrator from the above list; if you fail to select a different administrator within the twenty (20)-day period, we will select one. In all cases, a party who has asserted a Claim in a lawsuit in court may elect arbitration with respect to any Claim(s) subsequently asserted in that lawsuit by any other party or parties.

IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN PRE-ARBITRATION DISCOVERY EXCEPT AS PROVIDED FOR IN THE APPLICABLE ARBITRATION RULES. FURTHER, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. EXCEPT AS SET FORTH BELOW, THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. YOU UNDERSTAND THAT OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO NOT BE AVAILABLE IN ARBITRATION. THE FEES CHARGED BY THE ARBITRATION ADMINISTRATOR MAY BE GREATER THAN THE FEES CHARGED BY A COURT.





There shall be no authority for any Claims to be arbitrated on a class action or private attorney general basis. Furthermore, arbitration can only decide your or our Claim(s) and may not consolidate or join the claims of other persons that may have similar claims. There shall be no pre-arbitration discovery except as provided for in the applicable Arbitration Rules. Any arbitration hearing that you attend shall take place in the federal judicial district of your residence. At your written request, we will pay all fees charged by the arbitration administrator for any Claim(s) asserted by you in the arbitration, after you have paid an amount equivalent to the fee, if any, for filing such Claim(s) in state or federal court (whichever is less) in the judicial district in which you reside. (If you have already paid a filing fee for asserting the Claim(s) in court, you will not be required to pay that amount again.) If the arbitrator issues an award in our favor, you will not be required to reimburse us for any of the fees we have previously paid to the administrator or for which we are responsible. Each party shall bear the expense of that party's attorneys', experts', and witness fees, regardless of which party prevails in the arbitration, unless applicable law and/or this Agreement gives you the right to recover any of those fees from Us. In the event you do not prevail in the arbitration, we will not seek to recover our attorneys', experts' or witness fees from you. This Arbitration Provision is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act ("FAA"), 9 U.S.C. Sections 1 et seq. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations and shall honor claims of privilege recognized at law and, at the timely request of any party, shall provide a brief written explanation of the basis for the award. In conducting the arbitration proceeding, the arbitrator shall not apply the federal or any state rules of civil procedure or rules of evidence. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitrator's decision will be final and binding, except for any right of appeal provided by the FAA and except that, if the amount in controversy exceeds \$10,000.00, any party can appeal the award to a three-arbitrator panel administered by the arbitration administrator which shall reconsider de novo (i.e., without regard to the original arbitrator's findings) any aspect of the initial award requested by the appealing party. The decision of the panel shall be by majority vote. The costs of such an appeal will be borne by the appealing party regardless of the outcome of the appeal.

This Arbitration Provision shall survive termination of all of your Accounts subject to this Agreement. If any portion of this Arbitration Provision is deemed invalid or unenforceable under any law or statute consistent with the FAA, it shall not invalidate the remaining portions of this Arbitration Provision or the Agreement. In the event of a conflict or inconsistency between the applicable Arbitration Rules and this Arbitration Provision, this Arbitration Provision shall govern.

Contacting Arbitration Administrators

If you have a question about the arbitration administrators mentioned in this Arbitration Provision or would like to obtain a copy of their Arbitration Rules or fee schedules, you can contact them as follows: **American Arbitration Association**, 1633 Broadway, 10th Floor, New York, New York 10019, www.adr.org, (800) 778-7879, Commercial or Consumer Rules, **J.A.M.S/Endispute**, 222 South Riverside Plaza, Suite 1850, Chicago, IL 60606, www.jams-endispute.com, (800) 352-5267, Financial Services Arbitration Rules and Procedures.