



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

Business Banking Statement
May 31, 2012
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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*



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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 0000442161000546 4451	\$333.80
	5-3		Easy Savings Usps Rebate NY	0.25
	5-4		Deposit Branch 0216 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 0000442161000546 4451	195.99
	5-14		Easy Savings Usps Rebate NY	0.51
	5-15		Internet Trf Fr DDA 0000442161005925 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



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Subtractions

Paper Checks * check missing from sequence

Check	Date	Amount
1693	5-31	\$150.00

Paper Checks Paid \$150.00

Withdrawals	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
	5-11		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
	5-15		Internet Trf To Client-Added Transfer Account	1,600.00
	5-18		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				\$7,448.42



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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.



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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.