CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Jarrah Cardew
Unit 358, Pallas Ring 10

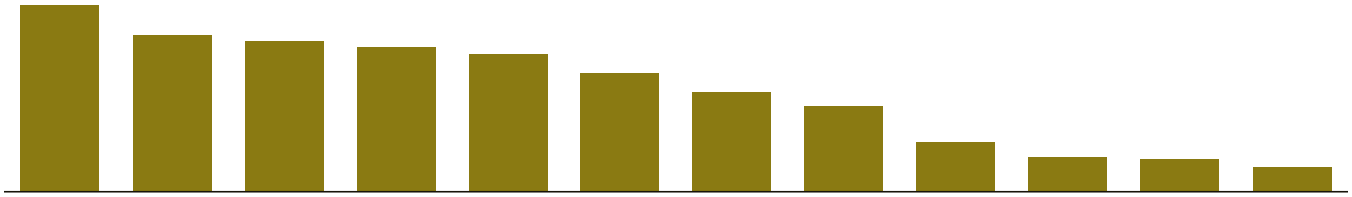
Account 8564-1237-3313
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
917,598,471 s	**+12,444,513 s**	**-29,268,058 s**	**900,774,926 s**

Date	Description	Amount (s)	Balance (s)
08 Nov	ATM withdrawal: Titan	-172,800	917,425,671
	Withdrawals at the Titan branch are paid in Titan hours, which run long, and the machine rounds them to the nearest Standard hour. Your 0.960 was rounded in your favour, which the machine calls a policy and the custodian calls a habit. Ref. CIBT-3003-95BE-3		
08 Nov	Transfer to joint account	-4,085,305	913,340,366
	The officer mentions that the joint statement is printed on the same paper as the Bank's own forms. The holders asked whether this made the account a form of the Bank. The officer said yes, and the holders seemed pleased. Ref. CIBT-3003-E608-5		
09 Nov	Payroll credit: the Europa Ice Authority	+6,808,842	920,149,208
	The wage was rounded to the nearest whole second on the employee's own written instruction, which gave the reason as "it looks neater". The instruction is on file. It is the only one of its kind the auditors have seen. Ref. CIBT-3003-1BE1-1		
11 Nov	Mech Veterans' Time Pension	+3,035,809	923,185,017
	The envelope was delivered by the morning clerk, who asks that it be noted she was on time. She was, and the Bank notes it in the margin, where it cannot affect the sum. Ref. CIBT-3003-51CD-5		
11 Nov	Transfer to own account: Titan	-25,009,953	898,175,064
	No fee applies to a sundry paid in a coin the depositor found on the counter, since the coin was the Bank's to begin with and has been returned to the drawer it came from. Ref. CIBT-3003-4D89-1		
30 Nov	Interest at 3.40% APY	+2,599,862	900,774,926
	You ask the Teller each month to read the interest out before it posts. She does, to the second, and you say the figure back to her, which is not required and which the Bank has noted without comment. Ref. CIBT-3003-80EA-6		

Closing balance, month by month

Highest 1,230,169,080 s · lowest 900,774,926 s



December 3002 November 3003

Balances accrue every second of every day by the Standard clock and are shown in Standard Galactic Seconds. Transfers between branches whose clocks disagree carry the slippage fee shown in the Daily Slippage Report for the day of transfer. Deposits are insured by the Temporal Deposit Insurance Corporation up to 10,000 years per depositor, per epoch.

8564 1237-3313 3003-11