CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Jarrah Cardew
Unit 75, Pallas Ring 10

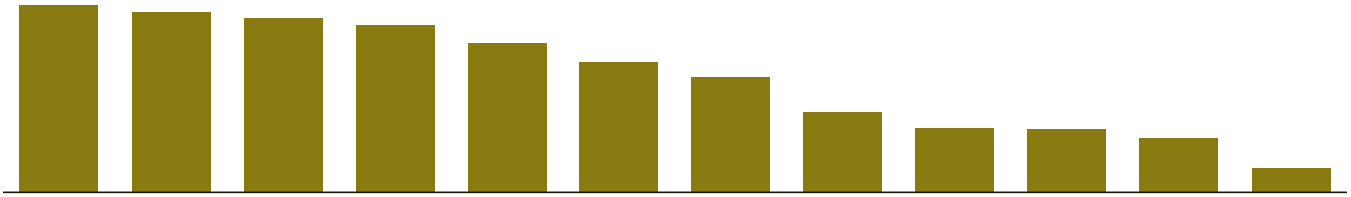
Account 8564-1237-3313
Period 1–31 December 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
900,774,926 s	**+12,144,028 s**	**-73,332,086 s**	**839,586,868 s**

Date	Description	Amount (s)	Balance (s)
02 Dec	ATM withdrawal: Lagos Sector	-86,400	900,688,526
	Each fortnight 0.984 days are drawn at Lagos Sector for the lending library at Pallas Ring 10, and returned on your next visit. The officer enters the two lines together, so that neither one is mistaken for a gift. Ref. CIBT-3003-02EB-1		
04 Dec	Mech Veterans' Time Pension	+2,782,991	903,471,517
	Paid 30 days late from Lagos Sector, where the local office sends its statements by the same freight as its fuel. The freight had been delayed by a dust front, and the statement has been dated to the day it should have left. Ref. CIBT-3003-F5F8-7		
08 Dec	Transfer to joint account	-4,085,305	899,386,212
	Zola Coldstream collects the joint statement in person each quarter and reads the joint line aloud at the counter. You have never asked them to stop, and they have never once read it wrongly. Ref. CIBT-3003-2B6E-7		
19 Dec	Transfer to own account: Lagos Sector	-69,150,759	830,235,453
	The Teller notes that the holder asked for this adjustment at the counter, then again at the counter, then a third time, and that all three requests agree on the sum. Ref. CIBT-3003-6A42-9		
20 Dec	Turbulence Cover	-8,122	830,227,331
	The rider for passengers not yet booked is paid each month in advance, in the amount printed on the back of the policy. No claim has ever been made under it, and the underwriters have not yet been able to say who it is paid for. Ref. CIBT-3003-8ED1-0		
22 Dec	Slippage fee (Lagos Sector, 5 transfers)	-1,500	830,225,831
	The Lagos Sector relay reckons your transfers in days, the Head Office converts them at the posted rate, and the fee is then charged once, in seconds. The two readings are not allowed to disagree, and on this statement they do not. Ref. CIBT-3003-B7A4-6		
24 Dec	Payroll credit: the Europa Ice Authority	+6,808,842	837,034,673
	The payroll clerk wrote "paid in full, thank heaven" across the remittance advice in pencil, and the officer at Hall E has left it there, since it is accurate. Ref. CIBT-3003-181A-7		
31 Dec	Interest at 3.40% APY	+2,552,195	839,586,868
	The interest for the 31st was held 31 Standard days at Lagos Sector, because the local office's printer had jammed and the figure could not be set until a new run arrived. The figure was set on arrival, and the interest was paid in full. Ref. CIBT-3003-4DFC-5		

Closing balance, month by month

Highest 1,169,805,657 s · lowest 839,586,868 s



January 3003 December 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  3003-12`