CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Dov Oyelaran
Unit 379, Pallas Ring 10

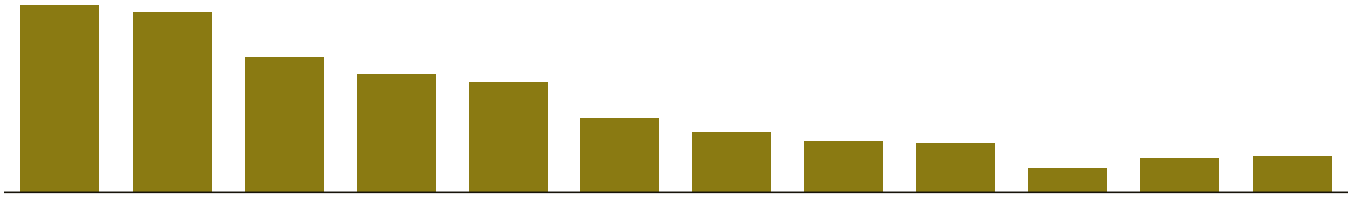
Account 8564-1663-0973
Period 1–28 February 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
127,425,316 s	**+1,746,581 s**	**-1,027,461 s**	**128,144,436 s**

Date	Description	Amount (s)	Balance (s)
08 Feb	Payroll credit: the Ceres Ring Assay Office	+1,128,936	128,554,252
	The payroll file arrived with its header in the wrong year, which the system read as a request to wait. It sat in the pending tray, under a note in another officer's hand until it was re-keyed by hand, and the credit was posted 31 days later, with the wait recorded against the employer and not against you. Ref. CIBT-3003-869D-3		
12 Feb	ATM withdrawal: Titan	-259,200	128,295,052
	The amount on the 12th was first sent as 3 Standard days, which was the machine's estimate, made before the relay had confirmed the balance. The confirmed sum is the one on this line, and the estimate has been struck from the record. Ref. CIBT-3003-4A6D-7		
18 Feb	ATM withdrawal: Titan	-86,400	128,208,652
	Each withdrawal you make at Titan is followed, within the minute, by a second and much smaller one, which you do not collect. The machine has never been asked to explain it, and the Bank does not ask customers to justify what they leave in the slot. Ref. CIBT-3003-103C-3		
23 Feb	Transfer to joint account	-677,361	127,531,291
	The joint account at Titan earns its interest in cycles and converts it at the posted rate on the day it is paid, so the holders' figure reads a second higher in some months. Neither holder has complained, and the Bank has not offered to lower it. Ref. CIBT-3003-A88E-4		
26 Feb	Slippage fee (Titan, 5 transfers)	-4,500	127,526,791
	The Venus Cloudport crossing is charged at a lower fee in the morning, when the cloud is thin enough for the signal to pass through, and at the full fee at noon, when it has to climb. Your transfers went at noon. The relay calls that hour the climb, and the fee is 4,500 s. Ref. CIBT-3003-CF7D-8		
27 Feb	Deposit: Hall E	+182,276	127,709,067
	You have made 48 deposits at Hall E on the same weekday, each in the first hour of opening, and each time you have asked whether the window is quiet. It has been, every time, and the Bank says so. Ref. CIBT-3003-5E80-4		
28 Feb	Interest at 4.10% APY	+435,369	128,144,436
	The Ceres Ring Assay Office pays your salary into this account on the last working day of the month, and interest on the sum runs from the moment it arrives. The firm's payroll office considers this a little unfair to its own budget, and has said so in a memo it did not send. Ref. CIBT-3003-6FAB-3		

Closing balance, month by month

Highest 186,361,342 s · lowest 123,703,264 s



March 3002 February 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  1663-0973  3003-02`