CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Lumi Castellane
Unit 218, Pallas Ring 10

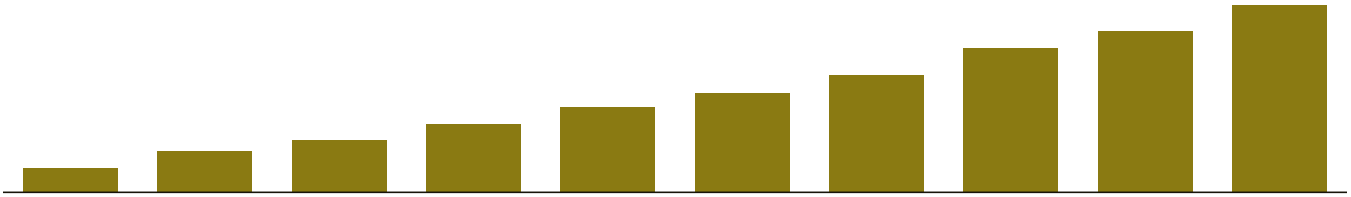
Account 8564-1663-6749
Period 1–30 September 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
102,507,257 s	**+17,760,637 s**	**-280,334 s**	**119,987,560 s**

Date	Description	Amount (s)	Balance (s)
02 Sep	New Time™ exchange	+24,589	102,531,846
	New Time™ earns no interest from the day the recall notice is posted, only from the day it is read. The notice reached 8564-1663-6749 on the 2nd and was read on the 2nd at Hall E, and the Bank has credited the 55 seconds in between as interest it was not obliged to pay. Ref. CIBT-3022-10B9-9		
08 Sep	Slippage fee (Phobos, 2 transfers)	-1,800	102,530,046
	Transfers from Phobos are charged at the rate of the world they left, not the one they reached. The relay has asked that this be made clear, and the Bank has made it clear by printing both rates side by side, in a smaller type than the fee. Ref. CIBT-3022-A202-2		
10 Sep	ATM withdrawal: Phobos	-86,400	102,443,646
	The officer on the concourse notes that you wish the cash to be dry before it leaves. The machine has never been asked to meet that request and met it this time, with what the officer describes as a sigh. Ref. CIBT-3022-9086-4		
13 Sep	ATM withdrawal: Phobos	-172,800	102,270,846
	The machine on the Mars concourse pays out in the local unit, which is a little longer than ours. The difference is entered on the Earth side in seconds, where the Bank keeps it on the Martian holder's behalf. Ref. CIBT-3022-BA1B-5		
13 Sep	Deposit: Hall E	+17,326,019	119,596,865
	Deposit of 17,326,019 found inside a book returned to the Hall E counter by a stranger, who gave no name and said only that the book was overdue. The Bank has credited the sum to you, and the book has gone back to the lending desk. Ref. CIBT-3022-802F-3		
28 Sep	Turbulence Cover	-19,334	119,577,531
	You keep your own log of each delay on a card in your coat, dated and timed, and present it with the claim. The officer has never needed the card, but has come to expect it, and reads it with interest. Ref. CIBT-3022-DDB7-6		
30 Sep	Interest at 4.80% APY	+410,029	119,987,560
	The interest is correct to the second. The principal it is paid on is held in a ledger the officer has not been able to find, though the balance is in the Bank's books and the monthly figure has never once been short. The officer asks that you not look for the ledger. It is in the building. Ref. CIBT-3022-2644-7		

Closing balance, month by month

Highest 119,987,560 s · lowest 10,667,958 s



December 3021 — September 3022

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  1663-6749  3022-09`