CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Ada Ashgrove
Unit 24, Pallas Ring 10

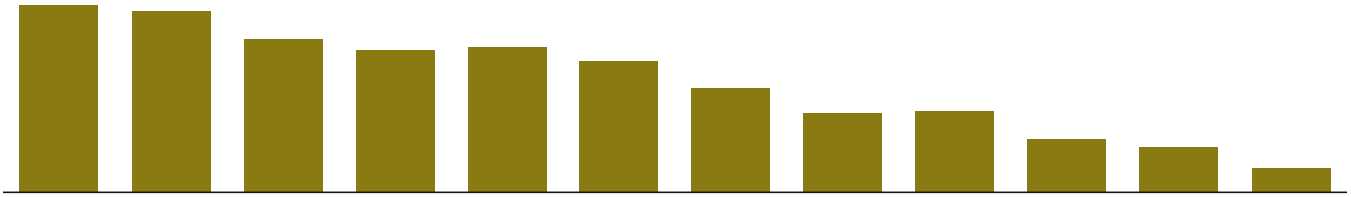
Account 8564-1663-8000
Period 1–30 April 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
22,426,515 s	**+184,869 s**	**-1,002,391 s**	**21,608,993 s**

Date	Description	Amount (s)	Balance (s)
06 Apr	ATM withdrawal: Mars Station	-259,200	22,167,315
	The Europa Ice Authority has opened a cash-time account for its pensioners on the concourse at Mars Station, and your draw of 3 Standard days was the first made from it. The firm's payroll office asks whether the Bank will keep the machine's receipts filed by the firm's own year. Ref. CIBT-3003-C2AC-7		
10 Apr	Transfer to own account: Mars Station	-555,355	21,611,960
	The annual fee for reviewing your safe-deposit terms, charged on the 10th each year. The review found the terms unchanged, which is the usual result and the one the Bank hopes for. Ref. CIBT-3003-D345-2		
14 Apr	ATM withdrawal: Mars Station	-172,800	21,439,160
	The withdrawal at Mars Station was held with the second officer's initials not yet dry, and the relay then confirmed a balance it had already confirmed once. The second confirmation is the more thorough of the two, and the sum is as you asked for. Ref. CIBT-3003-52BB-3		
17 Apr	Payroll credit: the Europa Ice Authority	+108,246	21,547,406
	A regular credit from the Europa Ice Authority for the period ending on the 17th. It is the fourth month running at this sum. The Bank has checked the figure each time and found it right each time, and has stopped being surprised, though it has not stopped checking. Ref. CIBT-3003-499D-2		
18 Apr	Turbulence Cover	-11,436	21,535,970
	Correction: the claim for a delay of 5 minutes was entered as settled on the 18th, before the carrier had agreed the delay. It was agreed on the 18th, and the entry has been moved to that day, which is when the money was actually paid. Ref. CIBT-3003-7495-5		
28 Apr	Slippage fee (Mars Station, 6 transfers)	-3,600	21,532,370
	Crossings from Ceres go through the Belt relay and are charged in Belt seconds, which run a little longer than ours. The Bank does not say by how much, only that the difference has been the same since 3002. Ref. CIBT-3003-6566-3		
30 Apr	Interest at 4.10% APY	+76,623	21,608,993
	Interest is paid to the whole second at each close, and the fraction is carried forward. This period the fraction came to 0.989 of a second. It is in your account now and shows on no line of this statement, though it is there all the same. Ref. CIBT-3003-A8CA-1		

Closing balance, month by month

Highest 27,838,115 s · lowest 21,608,993 s



May 3002 April 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 1663-8000 3003-04