CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Anouk Yardley
Unit 332, Pallas Ring 10

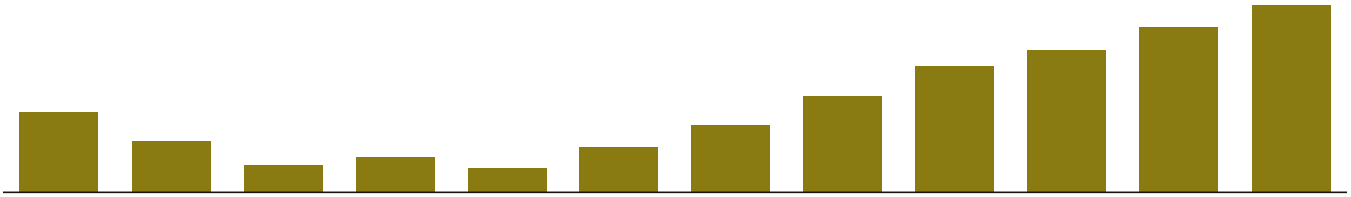
Account 8564-1690-9708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
263,378,529 s	**+8,775,867 s**	**-1,348,953 s**	**270,805,443 s**

Date	Description	Amount (s)	Balance (s)
05 Nov	Deposit: Hall E	+6,610,477	269,989,006
	Every envelope you deposit is sealed before it reaches the counter, and each is opened in the order you sealed it. The officers record you as the most orderly holder on file. Ref. CIBT-3003-483D-5		
13 Nov	Transfer to joint account	-825,153	269,163,853
	The Titan office pays its share of the joint transfer on the lake's own day, which begins when the ice lets the light through. The sum is posted here on the nearest Standard day, and both holders check the nearest one. Ref. CIBT-3003-3A23-5		
14 Nov	ATM withdrawal: Callisto	-259,200	268,904,653
	You have checked the balance on the screen before each withdrawal for 7 years, and each time the figure has been right. The machine has not been told that this is a comfort to you. Ref. CIBT-3003-774B-6		
16 Nov	Slippage fee (Callisto, 6 transfers)	-5,400	268,899,253
	The Callisto relay has written to say it will bill your 6 crossings in cycles from now on, having found the Standard seconds too tidy. The Bank has agreed, and will bill you accordingly from the next statement. Ref. CIBT-3003-0F13-6		
17 Nov	Payroll credit: Brymar College	+1,375,255	270,274,508
	The employer's office sent this month's wage 30 days late, explaining that the form had been folded to fit a smaller pocket. The sum fell exactly on a half-second, and under the rounding rule such a sum goes to the payee, so the half becomes a whole second, which is yours and appears on the credit line. Ref. CIBT-3003-71DA-5		
26 Nov	ATM withdrawal: Callisto	-259,200	270,015,308
	The machine at Callisto keeps its own calendar, so your withdrawal was logged there before the 26th had begun at the Head Office. The date on this line is ours; the time on the receipt is theirs. Ref. CIBT-3003-DF65-3		
30 Nov	Interest at 3.60% APY	+790,135	270,805,443
	The monthly administration charge on an interest account of this size would ordinarily apply. It has been waived in full, the account having been open longer than the schedule that describes the charge. Ref. CIBT-3003-6293-0		

Closing balance, month by month

Highest 270,805,443 s · lowest 214,184,361 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  1690-9708  3003-11`