CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Priya Prendergast
Unit 261, Pallas Ring 10

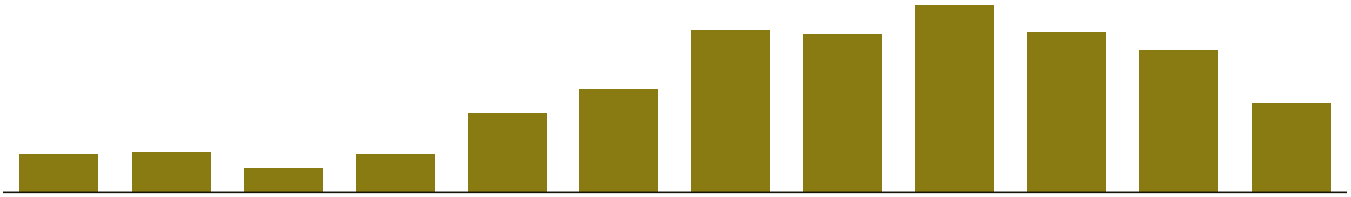
Account 8564-2007-7708
Period 1–30 November 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
9,870,488 s	**+212,674 s**	**-1,485,237 s**	**8,597,925 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	ATM withdrawal: Luna	-172,800	9,697,688
	You stand at the machine at Luna for the length of one slow bell, then walk away before the receipt has finished printing. The officer on the concourse has timed the pause at 15 minutes, and has not once seen the machine kept waiting. Ref. CIBT-3028-5C9E-1		
03 Nov	ATM withdrawal: Luna	-172,800	9,524,888
	The withdrawal left Luna before its clock had turned over, so the Bank has paid one extra day-second to balance the day. It is shown on the line and is the only one owed there this year. Ref. CIBT-3028-451B-5		
04 Nov	Transfer to joint account	-88,833	9,436,055
	Quill Kestrel's employer pays a share of the monthly standing order into this account. The credit is shown here as a sum received, not as a gift, and the employer has confirmed in writing that it expects nothing in return. Ref. CIBT-3028-8747-3		
05 Nov	Payroll credit: Phobos Drydock	+148,055	9,584,110
	A standing credit from Phobos Drydock arrives on the 5th of each month, and it has been paid into 8564-2007-7708 since 3025. At each renewal one word on the advice slip has changed: "salary", then "wages", then "pay". The sum has not changed. Ref. CIBT-3028-9DB6-0		
07 Nov	Slippage fee (Luna, 9 transfers)	-5,400	9,578,710
	You have crossed at the Luna relay on the same 7th of every month since 3025, and each time you have stood at the window for exactly the length of one crossing. The officers no longer ask whether you would like a chair. Ref. CIBT-3028-BB4A-4		
12 Nov	New Time™ exchange	+25,138	9,603,848
	Phobos Drydock paid its staff in New Time™ until the recall was announced, and has paid them in Classic Time since, with a line on each slip explaining the change in the same type size as the figure. Ref. CIBT-3028-5803-3		
27 Nov	Transfer to own account: Luna	-1,045,404	8,558,444
	The 1,045,404 shown on the 27th was copied from the second page of the deposit slip, which carries the same figure in a different hand. The first page was correct, and the line beneath it is the one that counts. Ref. CIBT-3028-C7AE-1		
30 Nov	Interest at 4.80% APY	+39,481	8,597,925
	Your rate is set by Phobos Drydock's staff plan and has been raised by a fraction at the start of the year, as the plan promised. The plan has not said by how much. The Bank has said that it will wait, and it has. Ref. CIBT-3028-E129-0		

Closing balance, month by month

Highest 10,950,475 s · lowest 7,018,522 s



December 3027 November 3028

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 2007-7708 3028-11