CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Odile Zamora
Unit 204, Pallas Ring 10

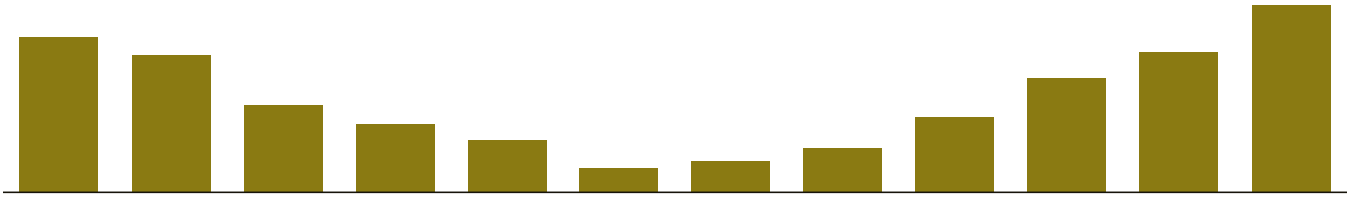
Account 8564-2036-0708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
656,288,923 s	**+48,628,955 s**	**-2,669,956 s**	**702,247,922 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	ATM withdrawal: New Orleans Sector	-259,200	656,029,723
	After the machine lost power in a storm, the withdrawal waited 31 days for the relay to reconcile what the machine remembered. It remembered the sum correctly once it was back on, and the relay agreed with it. Ref. CIBT-3003-EE6F-0		
07 Nov	ATM withdrawal: New Orleans Sector	-86,400	655,943,323
	You take exactly One Standard day from the machine at New Orleans Sector on the 7th of each month, and ask that the notes be folded once rather than twice. The custodian has begun to fold them in advance and leave them on the tray. Ref. CIBT-3003-3A7C-6		
10 Nov	Transfer to joint account	-2,322,556	653,620,767
	The late charge on the joint transfer was not raised. Each holder wrote separately, on the same morning, to say that they had been on time, and the Bank found the two letters to agree with one another in every particular but the handwriting. Ref. CIBT-3003-32EB-4		
14 Nov	Slippage fee (New Orleans Sector, 2 transfers)	-1,800	653,618,967
	The fee for 2 crossings was worked at the previous day's rate, which the Bank has since corrected upward. The shortfall of 600 seconds is charged this month, and the line beneath shows how it was reached. Ref. CIBT-3003-1920-2		
21 Nov	Payroll credit: Ganymede Heights Infirmary	+3,870,928	657,489,895
	Pay from Ganymede Heights Infirmary, sent from New Orleans Sector on its own day and received here on ours. The teller stood at the counter for 33 minutes while the two were reconciled, and was not paid for the time. Ref. CIBT-3003-3265-6		
27 Nov	Deposit: Hall E	+42,461,016	699,950,911
	The slip gave 23 envelopes and the counter found 7. The slip was wrong, having been filled in before the envelopes were opened, and the Bank does not hold it against the slip. Ref. CIBT-3003-C799-4		
30 Nov	Interest at 4.20% APY	+2,297,011	702,247,922
	No fee has been taken on this account in its first 28 days, since a depositor should not be asked to pay for a rate that has not yet been paid out. Ref. CIBT-3003-CEA1-8		

Closing balance, month by month

Highest 702,247,922 s · lowest 541,106,954 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  2036-0708  3003-11`