CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Ostrander-Whitlock
Unit 274, Pallas Ring 10

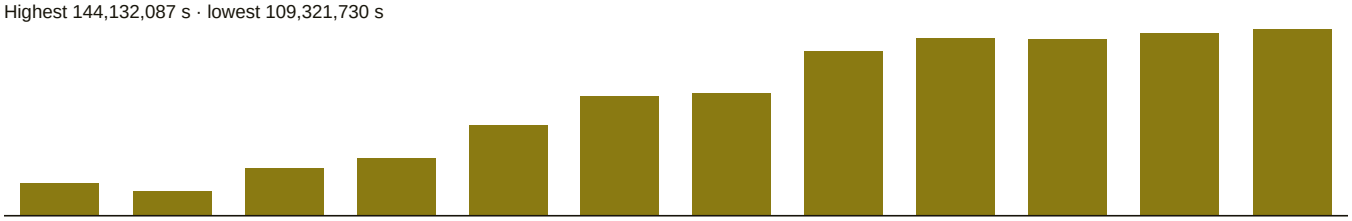
Account 8564-2248-8317
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
143,307,159 s	**+1,198,704 s**	**-373,776 s**	**144,132,087 s**

Date	Description	Amount (s)	Balance (s)
04 Oct	Payroll credit: Ganymede Heights Infirmary	+593,263	143,900,422
	Your wage from Ganymede Heights Infirmary was rounded down to the whole second, and the fraction left over has been added to the next credit, where it earns interest at the posted rate like everything else. The Bank owes you nothing further on it. Ref. CIBT-3003-9AE4-1		
11 Oct	Slippage fee (São Paulo Sector, 1 transfers)	-300	143,900,122
	Your 1 crossings this month were all made the day before a correction at the São Paulo Sector relay. Whether that is luck or foresight is not for the Bank to settle, and the fee has been charged either way. Ref. CIBT-3003-CA18-5		
12 Oct	Transfer to joint account	-355,957	143,544,165
	Joint transfers are paid into the account in whole seconds, and the sender is shown the rounding on the next line, where both holders can see it. This transfer had nothing to round, which the statement notes with some relief. Ref. CIBT-3003-51C5-0		
20 Oct	Temporal Health Plan	-17,519	143,526,646
	Moving your cover to a new sector has been dropped from the schedule altogether. The new sector sits inside the same plan, and the plan has never charged a member for crossing its own corridor. Ref. CIBT-3003-7AEC-4		
27 Oct	Deposit: Hall E	+163,578	143,690,224
	Your deposits are rounded to the nearest 16 seconds, and you have asked each time that they be rounded up. Each month the slip shows the same figure, rounded down, with a note in the margin asking for it to be reconsidered, and the note is filed with the slip. Ref. CIBT-3003-073B-8		
31 Oct	Interest at 3.70% APY	+441,863	144,132,087
	Monthly interest is credited automatically on the 31st, and a teller reads the figure aloud to the empty counter to confirm it. Nobody has objected to the reading. Ref. CIBT-3003-6C63-4		

Closing balance, month by month

Highest 144,132,087 s · lowest 109,321,730 s



November 3002 October 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 2248-8317 3003-10