CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Juno Ostrander
Unit 301, Pallas Ring 10

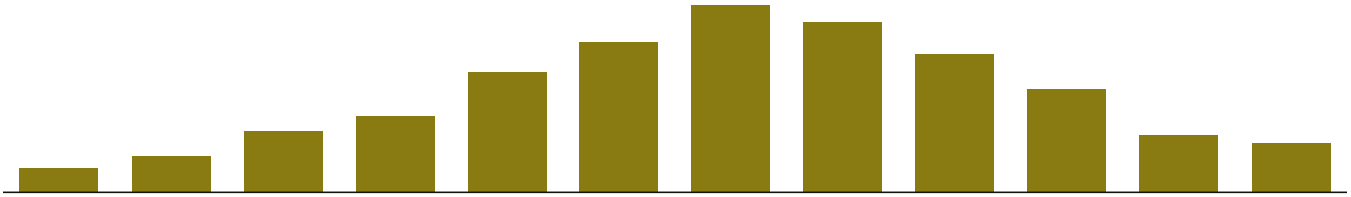
Account 8564-2627-7708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
22,122,362 s	**+235,604 s**	**-574,958 s**	**21,783,008 s**

Date	Description	Amount (s)	Balance (s)
06 Nov	Transfer to own account: Vancouver Sector	-277,905	21,844,457
	The reference on this transfer was the sender's rather than yours. It has been changed after the sender confirmed in writing that the money was meant for the purpose you named, and for nothing else. Ref. CIBT-3003-2AED-0		
08 Nov	ATM withdrawal: Vancouver Sector	-172,800	21,671,657
	A draw of 2 Standard days was refused at Vancouver Sector for a reason the machine gave in full and in its own words, which are kept in the file. The sum was drawn at Hall E the next morning without difficulty. Ref. CIBT-3003-D5EF-8		
13 Nov	Payroll credit: the Authority Records Office	+165,550	21,837,207
	The Authority Records Office wages were 31 days late. The remittance had sat on the carrier's manifest while the carrier checked it against the employer's, and both checks came back correct, so the wages were late for exactly as long as the checking took. Ref. CIBT-3003-8BFA-5		
14 Nov	Temporal Health Plan	-20,123	21,817,084
	The clinic at Vancouver Sector keeps its own day, so the consultation was dated by its sun. The plan paid it on the day the clinic's receipt reached our desk, which is the day we record. Ref. CIBT-3003-64DD-0		
22 Nov	Transfer to joint account	-99,330	21,717,754
	Zola Yardley brings a flask of tea to the counter for the transfer and pours a cup, which is handed across to you. The officer is offered the second cup each month and declines it, in the expectation of being offered it again. Ref. CIBT-3003-12A6-6		
25 Nov	Slippage fee (Vancouver Sector, 8 transfers)	-4,800	21,712,954
	The auditors queried the 1,500-second difference between the relay's log and ours. It is the time the first transfer spent deciding to leave. The relay's log has no entry for deciding, and the auditors have accepted the Bank's explanation. Ref. CIBT-3003-38C7-7		
30 Nov	Interest at 3.80% APY	+70,054	21,783,008
	Interest for the month. The posted rate changed on the 30th; interest before that date was calculated at the old rate and after it at the new. Ref. CIBT-3003-2D0B-0		

Closing balance, month by month

Highest 27,697,132 s · lowest 20,697,565 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  2627-7708  3003-11`