CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Priya Valderrama-Umberfield
Unit 227, Pallas Ring 10

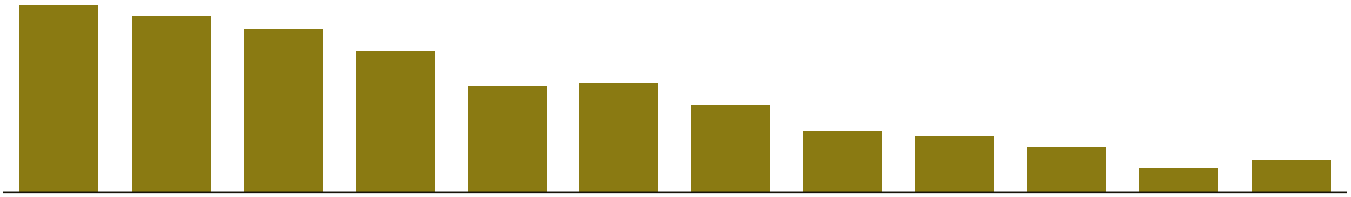
Account 8564-2648-0708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
29,913,232 s	**+1,105,260 s**	**-492,074 s**	**30,526,418 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	Slippage fee (Io, 7 transfers)	-6,300	29,906,932
	The fee on these 7 crossings has been reduced by the 61 seconds the Head Office's own clock was found to have run slow all week, and the line shows what remains. The Bank accepted the fault and has not asked the clock to apologise. Ref. CIBT-3003-9DEA-7		
07 Nov	ATM withdrawal: Io	-86,400	29,820,532
	The Automated Temporal Machine at Io is the only one on its world that pays in cycles rather than in coin. Depositors who use it write about it in the visitors' book, usually as though it were a privilege, and the branch has never corrected them. Ref. CIBT-3003-8CE8-6		
10 Nov	Deposit: Hall E	+791,869	30,612,401
	You have never deposited on the first day of a month, and you have never once deposited on the last. The officers at Hall E have noticed, and have moved the queue for those days to the far window, where you are never kept waiting. Ref. CIBT-3003-877D-2		
15 Nov	Transfer to joint account	-140,174	30,472,227
	The two halves of the joint transfer were posted from Hall E and Io on the same second and reconciled against each other, not against either clock. The file is marked accordingly, and nobody has asked why. Ref. CIBT-3003-BE12-2		
21 Nov	ATM withdrawal: Io	-259,200	30,213,027
	The machine's receipt printed 259,200 for this withdrawal and the line below read 3 Standard days, because the machine rounded one way and the branch the other. The branch's figure is the one on your account, and the one you were paid. Ref. CIBT-3003-718E-7		
24 Nov	Payroll credit: Kepler Ring Hydroponics	+233,623	30,446,650
	Last month's line for Kepler Ring Hydroponics gave the sum in cycles and the rate in seconds, the two figures transposed. The amount is correct, and the line now has each figure in its place. Ref. CIBT-3003-51C6-1		
30 Nov	Interest at 3.20% APY	+79,768	30,526,418
	The monthly administration charge was waived for this period, because the account was opened on a Sunday and the schedule has no charge for Sundays. Ref. CIBT-3003-00D3-3		

Closing balance, month by month

Highest 42,052,496 s · lowest 29,913,232 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  2648-0708  3003-11`