CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Priya Valderrama-Umberfield
Unit 64, Pallas Ring 10

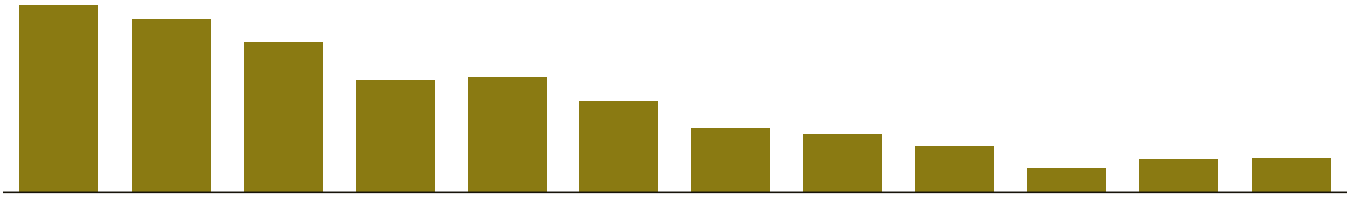
Account 8564-2648-0708
Period 1–31 December 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
30,526,418 s	**+315,026 s**	**-258,998 s**	**30,582,446 s**

Date	Description	Amount (s)	Balance (s)
08 Dec	ATM withdrawal: The Belt	-86,400	30,440,018
	The withdrawal of One Standard day on the 8th was shown as made at the Hall E machine. It was made at the machine by the stairs, which has a different number on its plate, and the line has been changed to say so. Ref. CIBT-3003-FA23-4		
09 Dec	Transfer to own account: The Belt	-30,924	30,409,094
	The sundry was rounded to the nearest second, which is the Bank's rule for charges under ten seconds and its custom for the rest. The Teller has checked the rounding and says it is correct, though she would have preferred it to be wrong in your favour. Ref. CIBT-3003-DCFA-8		
26 Dec	Slippage fee (The Belt, 5 transfers)	-1,500	30,407,594
	You send your transfers at first light on the first Standard morning of each week, when the relay is least crowded, and the fee is lower for it. You have sent them at that hour since 3002, and the officers have noted it without comment. Ref. CIBT-3003-6726-1		
26 Dec	Transfer to joint account	-140,174	30,267,420
	The opening balance on the joint account agrees with the 3001 mandate, and the closing balance with this statement. The difference between them is the 0.30 charged for an amendment of the mandate, shown as such. Ref. CIBT-3003-C33F-7		
28 Dec	Payroll credit: Kepler Ring Hydroponics	+233,623	30,501,043
	Last month's Kepler Ring Hydroponics credit was posted under the previous month's advice, because the remittance carried its date in the wrong place. The credit has been moved to the month it was earned, and the interest on it adjusted by 2 d 16:53:43. Ref. CIBT-3003-FDD5-7		
31 Dec	Interest at 3.20% APY	+81,403	30,582,446
	The interest was credited a second early, on the strength of a clock at The Belt that the local office has since admitted was running fast. The early second has been taken back, and the sum is correct to the second. Ref. CIBT-3003-A78A-9		

Closing balance, month by month

Highest 41,230,925 s · lowest 29,913,232 s



January 3003 December 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 3003-12