CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Pax Wetherby
Unit 392, Pallas Ring 10

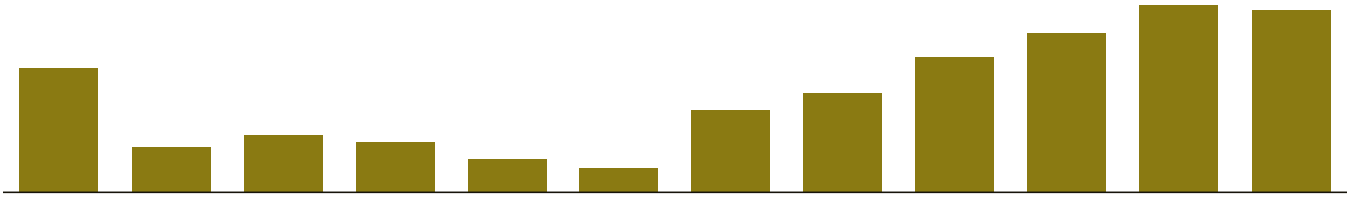
Account 8564-2680-9708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
113,564,333 s	**+1,094,710 s**	**-1,451,435 s**	**113,207,608 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Transfer to own account: Callisto	-847,438	112,716,895
	On Europa the sundries are paid into a tin box under the ice, which the local office opens once a fortnight. The office calls this a ceremony, and the Bank posts the sum on the day the box is opened, which is the only day the office keeps its own time. Ref. CIBT-3003-6465-1		
02 Nov	Slippage fee (Callisto, 5 transfers)	-1,500	112,715,395
	Your Interworld Post transfers crossed the Callisto relay 5 times this month, each time on the employer's clock and then on ours. The employer has agreed to pay the slippage on its own clock, and has asked that the Bank not mention this to its staff. Ref. CIBT-3003-C1A5-2		
02 Nov	Transfer to joint account	-429,697	112,285,698
	Your employer's share arrives on the 2nd under a covering line that says only "for the holders". The Bank has asked which holders, and has been told that the firm never employed them individually, only together. Ref. CIBT-3003-AA71-2		
22 Nov	ATM withdrawal: Callisto	-172,800	112,112,898
	Withdrawals at the Titan branch are paid in Titan hours, which run long, and the machine rounds them to the nearest Standard hour. Your 0.984 was rounded in your favour, which the machine calls a policy and the custodian calls a habit. Ref. CIBT-3003-EF45-2		
28 Nov	Payroll credit: Interworld Post	+716,163	112,829,061
	The Interworld Post pay was held 28 days at the Callisto office because a shortage of reconcilers who could be trusted with a vault key. The period it covered was the one you were paid for, and the wait belongs to the office, not to you. Ref. CIBT-3003-4C1C-3		
30 Nov	Interest at 4.00% APY	+378,547	113,207,608
	The interest was credited a second early, on the strength of a clock at Callisto 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-3003-09BA-4		

Closing balance, month by month

Highest 113,564,333 s · lowest 99,768,185 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  2680-9708  3003-11`