CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Fenna Blackwood
Unit 79, Pallas Ring 10

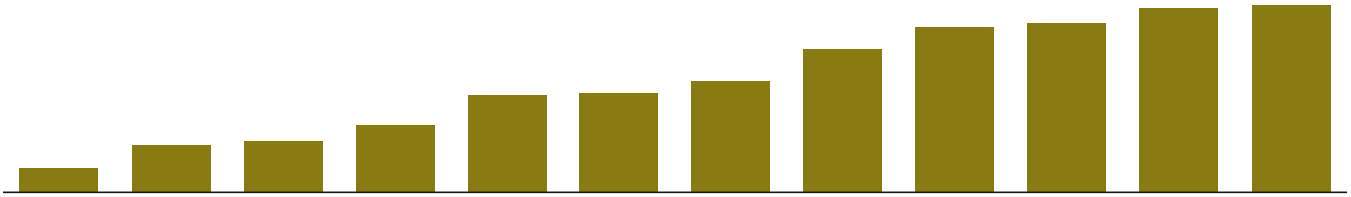
Account 8564-2705-0708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
270,163,879 s	**+2,575,317 s**	**-1,248,916 s**	**271,490,280 s**

Date	Description	Amount (s)	Balance (s)
15 Nov	Slippage fee (São Paulo Sector, 9 transfers)	-5,400	270,158,479
	Transfers from the Mars relay settle only after the Mars Station day has closed, so 9 crossings this month were held 28 days. The fee runs from the day you sent them, and the Bank has not found a way round that. Ref. CIBT-3003-947F-2		
20 Nov	Transfer to joint account	-991,354	269,167,125
	Every 20th the two of you walk the length of the branch before the transfer, come back by the same route, and make the transfer as though the walk were part of its paperwork. The route is not recorded; the time it takes is. Ref. CIBT-3003-7653-1		
20 Nov	Transfer to own account: São Paulo Sector	-165,762	269,001,363
	A sundry of 49 seconds has been raised against an account with no holder's name, as a service to whoever holds the number. The fraud department has asked that the service be described, and the Bank has described it as a sundry, which it is not. Ref. CIBT-3003-9369-7		
21 Nov	Payroll credit: Brymar College	+1,652,258	270,653,621
	The Brymar College wages were 28 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-3003-0094-3		
21 Nov	ATM withdrawal: São Paulo Sector	-86,400	270,567,221
	Brymar College pays your wages into this account on the last working day, and you draw One Standard day from the machine at São Paulo Sector the same afternoon, before the transfer has settled. The payroll office calls this the most reliable arrangement it has seen on any world. Ref. CIBT-3003-3310-7		
30 Nov	Interest at 4.10% APY	+923,059	271,490,280
	Accounts opened in a year with an odd last digit have their interest rounded to the nearest five seconds, not the nearest one, and this account was opened in such a year. The 34 seconds the rule removed this month have been carried to your next line. Ref. CIBT-3003-D4EA-2		

Closing balance, month by month

Highest 271,490,280 s · lowest 193,078,151 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  2705-0708  3003-11`