CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Sunniva Wetherby
Unit 176, Pallas Ring 10

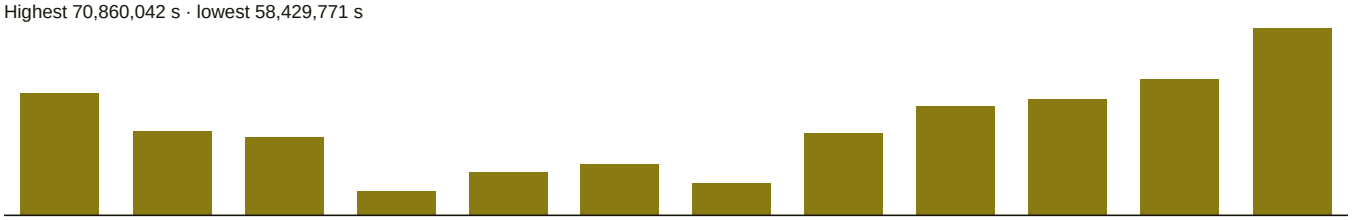
Account 8564-2746-5708
Period 1–30 November 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
67,011,408 s	**+4,131,668 s**	**-283,034 s**	**70,860,042 s**

Date	Description	Amount (s)	Balance (s)
05 Nov	Slippage fee (Mars Station, 6 transfers)	-1,800	67,009,608
	You have crossed to Mars Station every 8 days since 2993, always in the same second of the local morning. The relay now holds your transfer for that second, and the fee for the wait is still the fee for the crossing. Ref. CIBT-2995-AFBA-3		
12 Nov	Transfer to joint account	-268,748	66,740,860
	The transfer to Mars Station crossed a clock boundary and was charged for it once. The fee is 0.30 s. The joint account has paid it without comment, as joint accounts do. Ref. CIBT-2995-20B3-2		
19 Nov	Turbulence Cover	-12,486	66,728,374
	You have never claimed for a delay under 59 minutes, and the policy's minimum has been set to that figure to match. The Bank notes that your restraint has done more for the premium than any carrier has. Ref. CIBT-2995-3C44-9		
26 Nov	Deposit: Hall E	+3,415,709	70,144,083
	The deposit you make each 26th of the month is made in person by standing arrangement, and the counter has set its shifts so that someone is always free to take it. The arrangement is not written down; it is simply kept. Ref. CIBT-2995-5B04-6		
29 Nov	Payroll credit: Interworld Post	+447,914	70,591,997
	The credit from Interworld Post was held a day at Mars Station, which observes a festival on the 29th that the Bank does not. The money arrived the next morning and carries that morning's date, which is correct. Ref. CIBT-2995-0E3A-0		
30 Nov	Interest at 4.80% APY	+268,045	70,860,042
	Interest on 8564-2746-5708 was credited on the 30th at 4.80% APY. The figure was confirmed by the Bank's clerk, a second officer, and the relay at Mars Station, whose figure matched to the last digit, which it has not been known to do since 2993. Ref. CIBT-2995-8D0B-5		

Closing balance, month by month

Highest 70,860,042 s · lowest 58,429,771 s



December 2994 November 2995

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 2746-5708 2995-11