CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Esme Ostrander
Unit 17, Pallas Ring 10

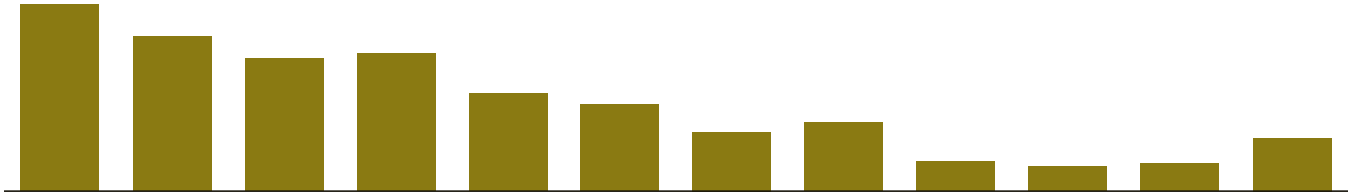
Account 8564-3219-8708
Period 1–31 March 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
157,440,834 s	**+15,137,134 s**	**-198,395 s**	**172,379,573 s**

Date	Description	Amount (s)	Balance (s)
04 Mar	ATM withdrawal: Tallinn Sector	-86,400	157,354,434
	You take One Standard day from the machine at Tallinn Sector on the 4th of each quarter, and leave a short note in the custodian's tray. The custodian has asked you to keep it short, and it has been. Ref. CIBT-3003-1BB7-4		
08 Mar	Payroll credit: Kepler Ring Hydroponics	+1,677,801	159,032,235
	Salary credit from Kepler Ring Hydroponics. Kepler Ring Hydroponics has asked us to note that a cost-of-living adjustment in days is included this month and will be shown separately from next month. Ref. CIBT-3003-62ED-9		
20 Mar	Temporal Health Plan	-25,595	159,006,640
	Sessions at Tallinn Sector are billed by the hour of the local day. Each one's length is shown in that hour, converted to ours and rounded down in your favour. Ref. CIBT-3003-FEB1-2		
22 Mar	ATM withdrawal: Tallinn Sector	-86,400	158,920,240
	The cash-time figure for the 22nd had the machine's rounding applied twice, once at the machine and once at the branch. The double rounding has been taken out, leaving One Standard day on the line, which is what the receipt says. Ref. CIBT-3003-7EED-9		
29 Mar	Deposit: Hall E	+12,960,771	171,881,011
	The 0.30 s maintenance charge on the account for the quarter has been waived, because a deposit arrived in it. The Bank does not charge an account for taking an interest in itself. Ref. CIBT-3003-A5C7-8		
31 Mar	Interest at 3.80% APY	+498,562	172,379,573
	Interest is calculated to the second and rounded to a whole day only at the close of the year, so this period's 0.962 has been carried forward. It will be added on the first day of next year, to the second. Ref. CIBT-3003-EBA3-9		

Closing balance, month by month

Highest 251,009,767 s · lowest 155,377,048 s



April 3002 March 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 3219-8708 3003-03