CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Esme Ostrander
Unit 344, Pallas Ring 10

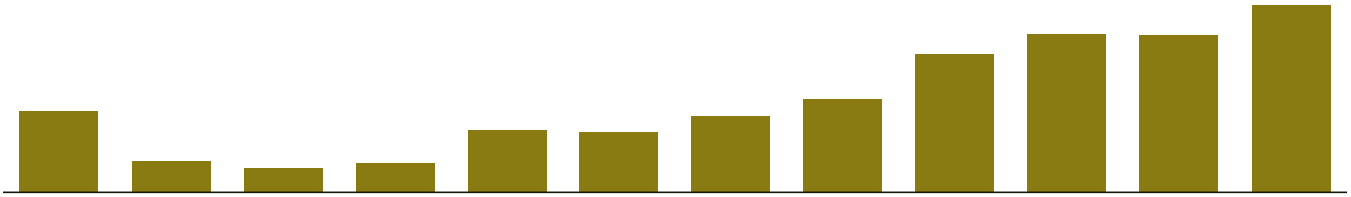
Account 8564-3219-8708
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
215,649,759 s	**+13,712,906 s**	**-463,944 s**	**228,898,721 s**

Date	Description	Amount (s)	Balance (s)
09 Oct	Slippage fee (Europa, 7 transfers)	-2,100	215,647,659
	The audit sample for this line covered 7 crossings all made within a single Standard hour, and the auditors asked whether an hour could be audited as one transaction. The Bank has replied that it cannot, and that it has tried. Ref. CIBT-3003-60DB-4		
10 Oct	Deposit: Hall E	+11,352,215	226,999,874
	The clearing charge on this deposit has been waived. The envelope was opened only at the counter and never passed through another desk, and the Bank does not charge for the handling of a thing that has been handled only once. Ref. CIBT-3003-1070-8		
13 Oct	Payroll credit: Kepler Ring Hydroponics	+1,677,801	228,677,675
	Kepler Ring Hydroponics holds back one period's pay each year under an arrangement its personnel office calls a bridge and the Bank calls a pause. The reserve is released in the last period of the year, with interest on it at the posted rate, and the release is shown on its own line. Ref. CIBT-3003-E16A-5		
16 Oct	Memory Vault: box 63-920, quarter	-259,200	228,418,475
	Rent on box 63-920 is rounded to the nearest quarter-day, which the schedule calls generous and the holder's own ledger calls 0.980 short. Ref. CIBT-3003-4263-5		
19 Oct	ATM withdrawal: Europa	-172,800	228,245,675
	Standing withdrawal of 2 Standard days at Europa on the 19th, carried to 8564-8885-6217 by the same clerk, who has done so since 3002 and has never once been asked whether the arrangement is still needed. Ref. CIBT-3003-1A30-1		
24 Oct	Temporal Health Plan	-29,844	228,215,831
	Your premium of 29,844 came from an account at Europa in cycles. The plan has converted it at the posted rate, and has asked whether the rate might be printed in a larger hand. Ref. CIBT-3003-F178-8		
31 Oct	Interest at 3.80% APY	+682,890	228,898,721
	The posted rate is reviewed on the 31st and posted on the 31st after, so the interest for those days is paid at the old rate. You have asked each time which rate was the old one, and each time the Teller has had to look it up. Ref. CIBT-3003-318C-1		

Closing balance, month by month

Highest 228,898,721 s · lowest 155,377,048 s



November 3002 October 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  3003-10`