CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Vesna Tranter
Unit 233, Pallas Ring 10

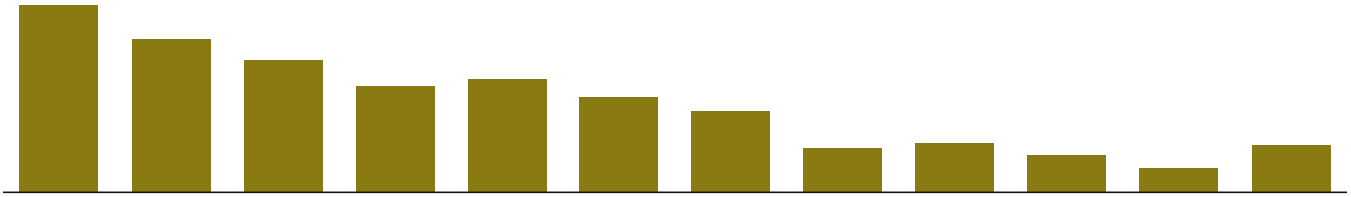
Account 8564-3370-7721
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
161,352,979 s	**+8,917,411 s**	**-365,064 s**	**169,905,326 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Deposit: Hall E	+8,053,153	169,406,132
	The Teller points out that the coins were all facing the same way. In her experience this is a sign of either good character or a long wait, and she has not yet decided which. Ref. CIBT-3003-2FBE-3		
05 Nov	Slippage fee (Europa, 1 transfers)	-300	169,405,832
	Monthly slippage on your recurring crossing from Hall E to Europa. The annual amount is worked out once, in 2999, and divided twelve ways; the Clock Standards Board approved the method, and the Teller would rather not explain it again. Ref. CIBT-3003-43F5-4		
21 Nov	ATM withdrawal: Europa	-172,800	169,233,032
	The machine offered the withdrawal in cycles and then, after a pause, in seconds, and you chose seconds. The Bank has no record of the pause, and the machine's log says only that it was thinking. Ref. CIBT-3003-940B-1		
22 Nov	Temporal Health Plan	-19,164	169,213,868
	The first claim was dated the 22nd, but the consultation took place on the 22nd of the previous month, the provider keeping its calendar in a different order. The date has been corrected on the claim; the provider's calendar has been left alone, as it is not the plan's to change. Ref. CIBT-3003-A2DC-8		
25 Nov	Mech Veterans' Time Pension	+433,984	169,647,852
	The Teller has pinned the schedule to the wall beside the veterans' window, so that nobody need ask for it. You have never once looked at the wall, and she considers this the most trusting arrangement on the premises. Ref. CIBT-3003-EDAD-8		
27 Nov	ATM withdrawal: Europa	-172,800	169,475,052
	The machine at Europa held your 2 Standard days for 18 minutes while the relay asked the Head Office whether it was still open. It was, and the withdrawal is dated to the moment you asked for it. Ref. CIBT-3003-4B24-8		
30 Nov	Interest at 3.20% APY	+430,274	169,905,326
	Interest for the month was rounded to the nearest whole second at the close of the Pallas Ring 10 day. The second left over is paid at the next close rather than kept, and the Bank reports that this has happened 60 times since 3000. Ref. CIBT-3003-9F91-1		

Closing balance, month by month

Highest 222,194,062 s · lowest 161,352,979 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  3370-7721  3003-11`