CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Vesna Tranter
Unit 98, Pallas Ring 10

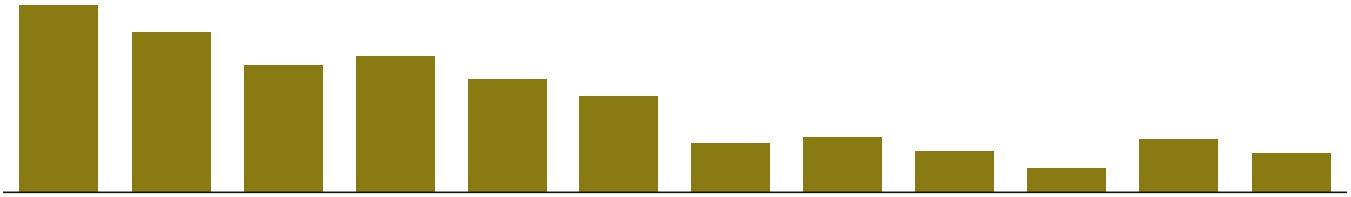
Account 8564-3370-7721
Period 1–31 December 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
169,905,326 s	**+2,564,091 s**	**-6,772,053 s**	**165,697,364 s**

Date	Description	Amount (s)	Balance (s)
04 Dec	Mech Veterans' Time Pension	+538,803	170,444,129
	The charge for a second annual letter of entitlement has been waived. The first was posted to the wrong flat, where a neighbour returned it with a note saying she had kept it for you, which the Office accepted as a service. Ref. CIBT-3003-618C-4		
12 Dec	Transfer to own account: L4 Habitat	-6,285,815	164,158,314
	The Moon desk posts its sundries in Standard seconds at its own posted rate, which it reads out at the start of each shift so the rate is heard before it is charged. The Bank has never found the rate to disagree with its own, only the reading of it. Ref. CIBT-3003-4875-4		
13 Dec	ATM withdrawal: L4 Habitat	-259,200	163,899,114
	The machine's receipts are kept under the instruction on unclaimed residues for one period only, and this one is the last of its kind. The branch asks that you collect yours before the next service, on the 13th. Ref. CIBT-3003-FB0D-0		
18 Dec	Payroll credit: the Ceres Ring Assay Office	+1,572,208	165,471,322
	Pay from the Ceres Ring Assay Office at L4 Habitat is set in watches on the local shift and reaches this branch as a single figure. The local clerk calls it the wage of the day, and this branch calls it the wage. Ref. CIBT-3003-7ACA-0		
19 Dec	Turbulence Cover	-22,183	165,449,139
	The claim was assessed to the nearest 11 minutes, as the policy requires for delays under a day. The rest of the delay, 0.977 of a minute, was treated as the carrier's kindness rather than yours. Ref. CIBT-3003-B379-7		
25 Dec	ATM withdrawal: L4 Habitat	-172,800	165,276,339
	Each receipt from L4 Habitat is taken without being read, folded in four, and put in the book where the others are kept. The officers asked to see the book once, and the request was declined, politely. Ref. CIBT-3003-CA30-9		
30 Dec	Temporal Health Plan	-32,055	165,244,284
	A physiotherapy claim filed through the occupational clinic of the Ceres Ring Assay Office was paid in full, though the clinic had sent it under the company's name rather than yours. The plan has noted the mistake and kept the money, which it regards as the company's to explain. Ref. CIBT-3003-61CD-6		
31 Dec	Interest at 3.20% APY	+453,080	165,697,364
	Each spring the interest on your account is moved to a term deposit for 50 months and back again, a manoeuvre the officer performs with a sigh and a pencil. The sum is the same at both ends, and the Bank is glad to have been asked to make the journey. Ref. CIBT-3003-5670-8		

Closing balance, month by month

Highest 209,687,256 s · lowest 161,352,979 s



January 3003 December 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  3003-12`