CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 282, Pallas Ring 10

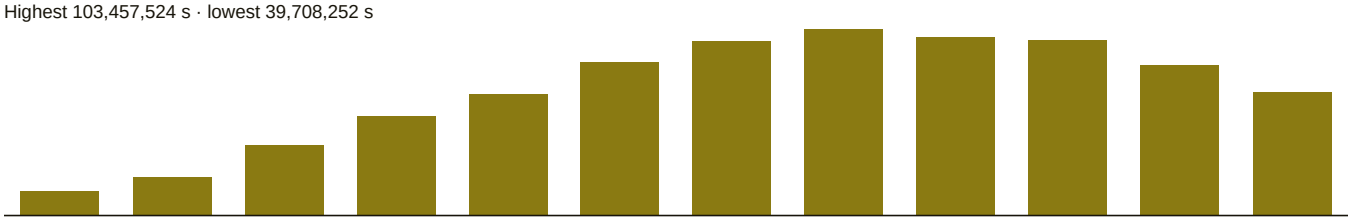
Account 8564-4142-8708
Period 1–31 October 2944
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
89,204,020 s	**+1,401,686 s**	**-12,042,466 s**	**78,563,240 s**

Date	Description	Amount (s)	Balance (s)
04 Oct	Memory Vault: box 85-427, quarter	-259,200	88,944,820
	You visit box 85-427 on the first working day of each quarter and leave without opening it. The custodian now counts the visit as the box's inspection, which is how the Vault has always counted its most reliable holders. Ref. CIBT-2944-09FD-4		
14 Oct	ATM withdrawal: Bronx Sector	-259,200	88,685,620
	Under the rounding rule, cash at Bronx Sector is paid in whole days while the account is held to the second, so the 0.986 day left over has been credited back to 8564-4142-8708 at the posted rate. It is the only line on this statement that is in your favour. Ref. CIBT-2944-47EF-7		
14 Oct	Slippage fee (Bronx Sector, 4 transfers)	-3,600	88,682,020
	A standing order to 8564-5072-5275 crosses at 0.30 s each month, which is exactly the sum your own watch would have predicted, had anyone thought to ask your watch. Ref. CIBT-2944-C525-4		
18 Oct	Payroll credit: Harbourfront Shipping	+1,104,340	89,786,360
	A monthly sum of 1,104,340 from Harbourfront Shipping is credited on the 18th as a travel allowance you have never claimed, and the payroll office has never once stopped paying it. It is held in 8564-5072-5275, and nothing has been drawn from it. Ref. CIBT-2944-1612-3		
29 Oct	Transfer to own account: Bronx Sector	-11,520,466	78,265,894
	A fee for changing your home branch from Hall E to Bronx Sector, requested in person. The fee of 0.30 s is reduced to nothing for accounts that have been with us for 4 years or more. Ref. CIBT-2944-B6B6-1		
31 Oct	Interest at 4.00% APY	+297,346	78,563,240
	The usual charge on interest paid out from an account of this size has been dropped. You are shown the full sum, and the Bank keeps none of it; the custom of charging for interest is older than the account and has been retired. Ref. CIBT-2944-F77B-7		

Closing balance, month by month

Highest 103,457,524 s · lowest 39,708,252 s



November 2943 October 2944

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 4142-8708 2944-10