CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 13, Pallas Ring 10

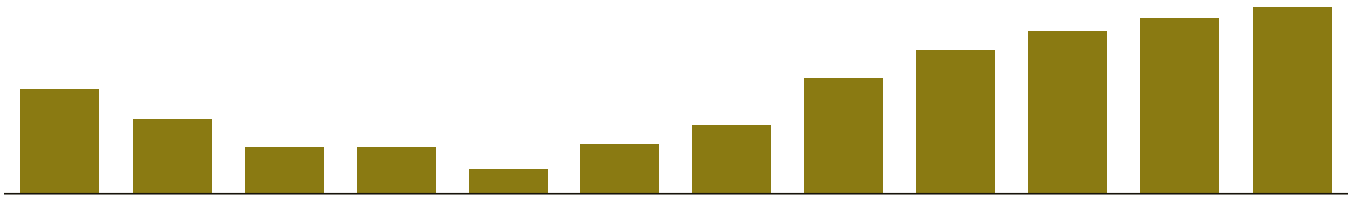
Account 8564-4142-8708
Period 1–31 October 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
164,150,177 s	**+3,211,281 s**	**-284,763 s**	**167,076,695 s**

Date	Description	Amount (s)	Balance (s)
04 Oct	Deposit: Hall E	+1,559,774	165,709,951
	The 0.30 s counter fee that would ordinarily follow a deposit of this size has been waived. The Bank takes the view that a depositor who arrives early should not pay for the queue. Ref. CIBT-2986-4E83-5		
05 Oct	Slippage fee (Ganymede, 2 transfers)	-600	165,709,351
	The rate on the last statement was shown per crossing when it is charged per day. The day's total is 0.30 s, and the figure is restated below with the difference credited. Ref. CIBT-2986-C9EE-9		
09 Oct	Memory Vault: box 85-427, quarter	-259,200	165,450,151
	The Vault's reading for box 85-427 was taken at Hall E on the 9th. It matches the reading taken the quarter before, which the Vault regards as a good sign and not as a fault. Ref. CIBT-2986-A9A6-8		
22 Oct	Payroll credit: Harbourfront Shipping	+1,104,340	166,554,491
	The receiving charge on the Harbourfront Shipping wages has been waived for a second look at the remittance advice. The advice agreed with the credit on the first reading, which the Bank records as the usual result, and the employer has been asked to send the advice once, not twice. Ref. CIBT-2986-D53D-7		
26 Oct	Turbulence Cover	-24,963	166,529,528
	Turbulence Cover premium, due on the last working day. Your journeys to Ganymede are rated as pleasure travel, a question the carrier asks you to confirm at each renewal and which you have not yet been asked to explain. Ref. CIBT-2986-0559-8		
31 Oct	Interest at 4.00% APY	+547,167	167,076,695
	Interest credited at the posted rate. Your account qualifies for the long-standing depositor bonus, which is included in this figure. Ref. CIBT-2986-49B3-3		

Closing balance, month by month

Highest 167,076,695 s · lowest 123,785,055 s



November 2985 October 2986

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 2986-10