CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 329, Pallas Ring 10

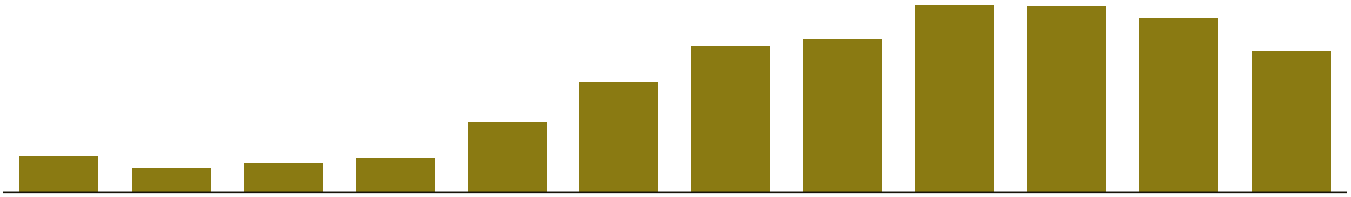
Account 8564-4142-8708
Period 1–31 October 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
203,758,174 s	**+1,783,533 s**	**-10,646,328 s**	**194,895,379 s**

Date	Description	Amount (s)	Balance (s)
09 Oct	Memory Vault: box 85-427, quarter	-259,200	203,498,974
	Held 28 days at Hall E while the previous rental was traced to a holder who had moved away. The rental has transferred to the new address, and the holder has paid in full. Ref. CIBT-2999-FCA8-9		
13 Oct	ATM withdrawal: Delhi Sector	-86,400	203,412,574
	The quarterly cash-time draw at Delhi Sector is One Standard day, paid out on the stroke of the local noon and entered before the local afternoon has begun. It has been paid in the same denomination since 2997, and the machine no longer asks which. Ref. CIBT-2999-D577-2		
13 Oct	Turbulence Cover	-18,418	203,394,156
	You have never claimed for a delay shorter than 23 minutes, though the policy would pay for one. The underwriters have concluded that your sense of proportion is more reliable than their tables. Ref. CIBT-2999-AF6D-8		
14 Oct	Transfer to own account: Delhi Sector	-10,189,610	193,204,546
	Sundries under one whole day are carried forward, not rounded, and the carry is shown as its own line each quarter. This quarter it stands at 0.968, and it will be shown again next quarter, a little larger. Ref. CIBT-2999-E0FF-8		
18 Oct	Payroll credit: Harbourfront Shipping	+1,104,340	194,308,886
	Harbourfront Shipping held the wage on the 18th because its office was waiting for a job title. The title was entered as provisional, the wage released, and the title remains provisional. The Bank has no objection to a provisional title that pays. Ref. CIBT-2999-A5B4-7		
19 Oct	ATM withdrawal: Delhi Sector	-86,400	194,222,486
	The machine at Delhi Sector charged a 0.30 s fee for a withdrawal it had already refused, and the fee has been returned together with the refusal. Ref. CIBT-2999-39CD-4		
30 Oct	Slippage fee (Delhi Sector, 7 transfers)	-6,300	194,216,186
	Auditors' note: the 7 crossings are one crossing in the relay's books, which the relay calls a bundle and the auditors call a convenience. The fee is the same either way, and the auditors have agreed that it should be. Ref. CIBT-2999-303E-0		
31 Oct	Interest at 4.00% APY	+679,193	194,895,379
	Interest on the sum your employer, Harbourfront Shipping, pays into your staff savings plan. The plan's contributions are yours in law from the day they arrive, and the interest on them is calculated from that day. Ref. CIBT-2999-BF09-2		

Closing balance, month by month

Highest 207,202,366 s · lowest 163,183,441 s



November 2998 October 2999

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  2999-10`