CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 319, Pallas Ring 10

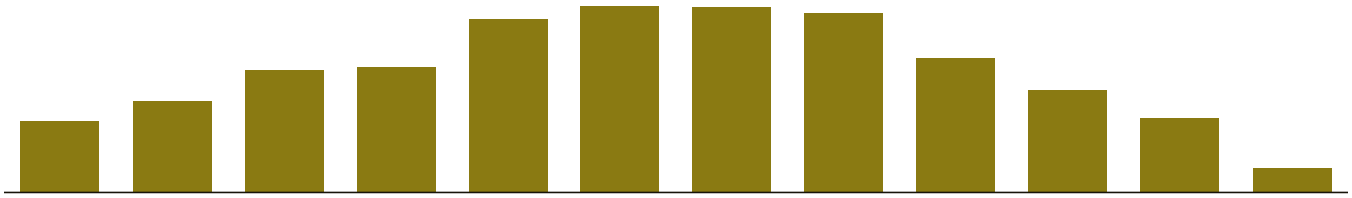
Account 8564-4142-8708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
105,439,369 s	**+1,455,804 s**	**-16,626,368 s**	**90,268,805 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	Slippage fee (Titan, 7 transfers)	-2,100	105,437,269
	The office at Harbourfront Shipping asked for its transfers to be queued overnight, so that they would cross in the quiet hours. They did, and the fee is lower by 1,800 seconds, which the office has entered in its own books as an economy. Ref. CIBT-3003-829C-8		
12 Nov	Payroll credit: Harbourfront Shipping	+1,104,340	106,541,609
	Wages are rounded down to the whole second before they are credited, and the fraction goes to the employer's own rounding account. Harbourfront Shipping has asked that it be left there, and it has been. Ref. CIBT-3003-575C-6		
17 Nov	Transfer to own account: Titan	-16,537,868	90,003,741
	The sundry described last month as a refund was in fact a charge, and the reverse is also true. The two entries have been swapped back, and the balance is the one it would have been had they been right the first time. Ref. CIBT-3003-1E03-5		
24 Nov	ATM withdrawal: Titan	-86,400	89,917,341
	Your withdrawal was rounded down to the last full cycle at the machine. The remainder was entered as a credit in the machine's name, which is the machine's only account, and has been moved to yours. Ref. CIBT-3003-8C19-7		
30 Nov	Interest at 4.00% APY	+351,464	90,268,805
	No fee was charged on the 39 seconds of interest that arrived by hand, since a second carried across a counter is held to be a gift. The officer who received it asked that this be written on the slip, and it has been. Ref. CIBT-3003-8E95-3		

Closing balance, month by month

Highest 139,228,497 s · lowest 90,268,805 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 4142-8708 3003-11