CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Elif Wetherby
Unit 396, Pallas Ring 10

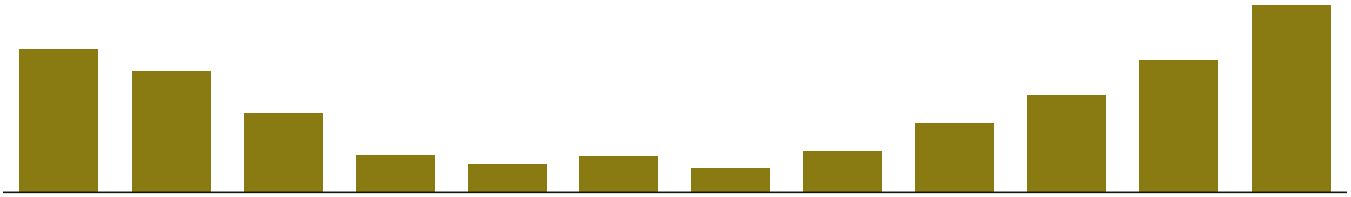
Account 8564-4252-7607
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
67,008,397 s	**+8,856,617 s**	**-1,083,369 s**	**74,781,645 s**

Date	Description	Amount (s)	Balance (s)
04 Oct	Memory Vault: box 73-091, quarter	-259,200	66,749,197
	The Ceres Ring Assay Office asked the Vault to store its staff's recollections of the firm's first year, in a single box with your name beside its own. The Vault has agreed, on condition that the firm does not ask what they are for. Ref. CIBT-3003-0175-3		
06 Oct	Transfer to joint account	-389,469	66,359,728
	The transfer was held 30 days because one holder had been called to Luna on the day it was due, and the mandate requires both at the second signature. The second signature came by sealed letter, which the Bank accepts only from holders who are very thorough about the seal. Ref. CIBT-3003-835A-3		
10 Oct	ATM withdrawal: Luna	-172,800	66,186,928
	Without looking up, the Teller asks whether you mean to count the cash at the machine or at the counter. You say the counter. She says the machine will be disappointed, and it will. Ref. CIBT-3003-EA1F-1		
21 Oct	Deposit: Hall E	+7,945,052	74,131,980
	The Teller says the coins came in a biscuit tin, which she has put back in the drawer with its lid still on, in case the holder wants it back. The tin had been left on a windowsill to dry overnight, which is more care than the coins usually get. Ref. CIBT-3003-1917-8		
26 Oct	Payroll credit: the Ceres Ring Assay Office	+649,116	74,781,096
	For the auditors: the Ceres Ring Assay Office credit was reconciled to the penny against the payroll file, then to the second against the file's own clock. Both agreed. The file was returned with a note that it could now be trusted to be wrong in a different way. Ref. CIBT-3003-220F-6		
28 Oct	Slippage fee (Luna, 3 transfers)	-2,700	74,778,396
	Over 3 months you have never once asked why the fee is what it is. The officer has begun to explain it anyway, just in case, and you have not changed it. Ref. CIBT-3003-C0BC-6		
29 Oct	ATM withdrawal: Luna	-259,200	74,519,196
	The machine could not find the 55 minutes you asked for and has rounded the withdrawal to the nearest five, the Bank having decided some years ago that minutes are to be found in multiples of five. The difference has been returned to the account as a small kindness. Ref. CIBT-3003-3963-1		
31 Oct	Interest at 4.70% APY	+262,449	74,781,645
	The rate on your statement for the 31st was the rate for the Pallas Ring 10 day, which runs longer than the Head Office day. The difference is 0.994 of a second a day and has been paid to you in full, which the Bank found easier than explaining it. Ref. CIBT-3003-F35A-7		

Closing balance, month by month

Highest 74,781,645 s · lowest 51,786,157 s



November 3002 October 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  4252-7607  3003-10`