CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Xan Umberfield
Unit 21, Pallas Ring 10

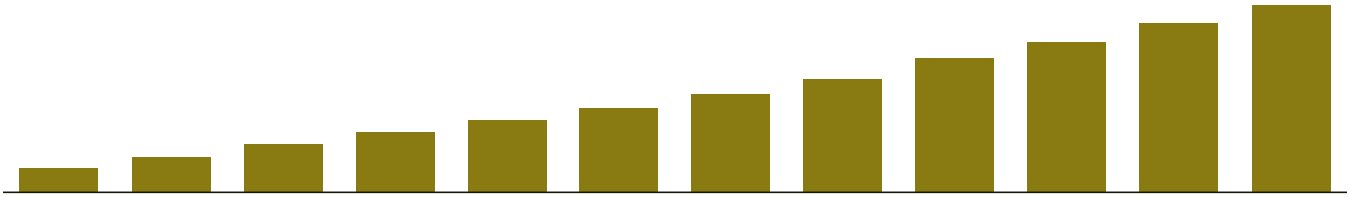
Account 8564-4439-1663
Period 1–28 February 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,145,777,826 s	+209,053,449 s	-3,841,221 s	2,350,990,054 s

Date	Description	Amount (s)	Balance (s)
05 Feb	Slippage fee (Titan, 8 transfers)	-4,800	2,145,773,026
	Fees on the Ceres Ring Assay Office's remittances are charged at the hour they are sent, not the hour they arrive. The firm sends in the morning and receives in the afternoon, and it has asked for only one of those to be charged, which the Bank has declined. Ref. CIBT-3003-862B-4		
10 Feb	ATM withdrawal: Titan	-172,800	2,145,600,226
	You take your cash in one step and then stand a moment with the receipt unread, as a man might pause in a doorway. The officer has allowed the pause to be recorded as part of the transaction. Ref. CIBT-3003-DE90-0		
14 Feb	Temporal Health Plan	-36,407	2,145,563,819
	An earlier claim was recorded under the wrong provider code. The care was given at Hall E; the code has been amended, and the reimbursement of 36,407 is unchanged. Ref. CIBT-3003-9F73-1		
18 Feb	ATM withdrawal: Titan	-86,400	2,145,477,419
	The machine at Titan recorded this withdrawal under the next holder's number, which ends in the same four digits as yours. The receipt was reissued with yours on it, and the other line has been cleared. Ref. CIBT-3003-1CCB-7		
21 Feb	Transfer to joint account	-3,540,814	2,141,936,605
	A joint transfer from Titan has been received in the Positive Contact form, with a witness from the depositor's own world. Both holders attended the counter. The form took longer than the signing, which both holders regarded as the right way round. Ref. CIBT-3003-F00E-3		
22 Feb	Deposit: Hall E	+195,999,500	2,337,936,105
	Your deposit took 22 minutes to count, the longest of the morning, because the envelope held a number of small notes that had been folded into one another for convenience. The officer unfolded each one, and reports that they were all there. Ref. CIBT-3003-49BB-9		
24 Feb	Payroll credit: the Ceres Ring Assay Office	+5,901,357	2,343,837,462
	The administrative charge on a wage paid in cycles has been waived for the Ceres Ring Assay Office, which asked the Bank to note that its staff have never once been charged for being paid. Ref. CIBT-3003-F33B-6		
28 Feb	Interest at 4.00% APY	+7,152,592	2,350,990,054
	Interest for 28 days on this balance is worked to the second at 4.00% APY and then trimmed at the close of the Pallas Ring 10 day. Nothing was rounded in your favour or against you; the rule did it, and the table has no opinion. Ref. CIBT-3003-7569-7		

Closing balance, month by month

Highest 2,350,990,054 s · lowest 499,175,457 s



March 3002 February 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 4439-1663 3003-02