CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Xan Umberfield
Unit 37, Pallas Ring 10

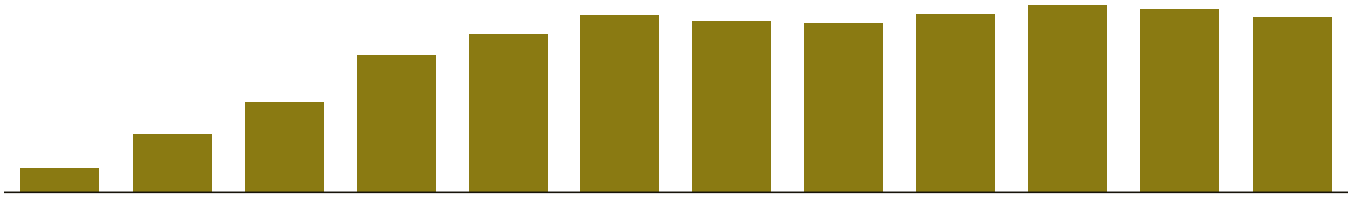
Account 8564-4439-1663
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,931,889,092 s	**+15,674,320 s**	**-63,429,590 s**	**2,884,133,822 s**

Date	Description	Amount (s)	Balance (s)
08 Nov	Payroll credit: the Ceres Ring Assay Office	+5,901,357	2,937,790,449
	Regular monthly wage from the Ceres Ring Assay Office. It arrives in cycles, as it has since your first deposit, and is credited here as it always has been. Ref. CIBT-3003-144C-8		
08 Nov	ATM withdrawal: Io	-259,200	2,937,531,249
	The Phobos machine is bolted to a rock that passes over the Head Office's relay for only part of each orbit, and it pays out only inside that part. Your withdrawal was made in the window and posted in the next. Ref. CIBT-3003-F9DF-3		
24 Nov	Slippage fee (Io, 6 transfers)	-1,800	2,937,529,449
	The fee comes to 1,800 s, which the rule takes down to the lower whole second. The 0.986 that was left over is kept in reserve against your next crossing. Ref. CIBT-3003-599D-3		
27 Nov	Transfer to joint account	-3,540,814	2,933,988,635
	Auditors' finding: the balance of the joint account is shared between two holders who share neither a branch nor a clock, and the figure agrees with both of them. The auditors describe the arrangement as unusual but in order. Ref. CIBT-3003-76D9-2		
28 Nov	ATM withdrawal: Io	-172,800	2,933,815,835
	For the exceptions file: the 28th withdrawal at Io carries the machine's serial in the margin and the branch's count in the body. The two numbers have never differed by more than a single breath, which the Committee has agreed to call a breath. Ref. CIBT-3003-9CDF-0		
29 Nov	Temporal Health Plan	-30,574	2,933,785,261
	Your physiotherapy is raised on the 29th of each month and paid on the day it is raised, so the plan's ledger records a session a little before it happens. The plan describes this as the most cheerful entry in its books. Ref. CIBT-3003-81D3-2		
29 Nov	Transfer to own account: Io	-59,424,402	2,874,360,859
	For the auditors: the Authority's levy on this account was calculated on the reference second of the day before, which the Authority revised at midday. The levy has been recalculated on the revised figure, and the difference is 0.30 seconds. Ref. CIBT-3003-3DF4-9		
30 Nov	Interest at 4.00% APY	+9,772,963	2,884,133,822
	You leave the interest on deposit until the last second of each month and then ask for it in cycles, which the Bank counts out for you, slowly. The interest is paid every month. The coins are a courtesy the Bank has come to enjoy. Ref. CIBT-3003-5111-8		

Closing balance, month by month

Highest 2,953,695,500 s · lowest 1,936,180,920 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  4439-1663  3003-11`