CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Pax Umberfield
Unit 72, Pallas Ring 10

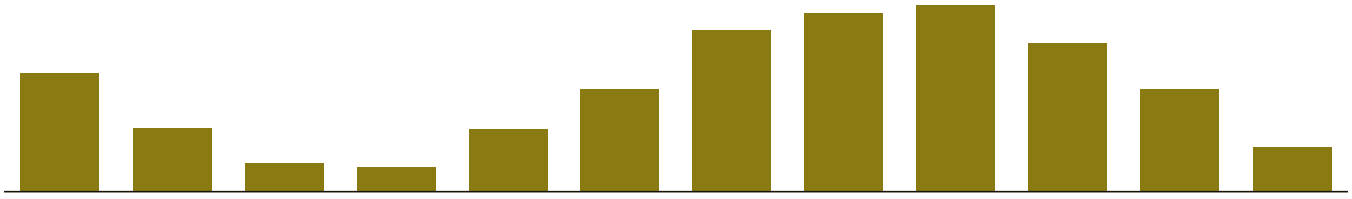
Account 8564-4842-0708
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,173,842 s	**+145,576 s**	**-2,300,607 s**	**9,018,811 s**

Date	Description	Amount (s)	Balance (s)
06 Oct	Payroll credit: the Lunar Freight Co-operative	+104,606	11,278,448
	The Lunar Freight Co-operative wage for 28 days of night duty was paid at the night rate, which the Bank had to look up on a card kept in the employer's own desk. The card was found, and the rate on it matched the remitter's advice. Ref. CIBT-3003-9F83-2		
07 Oct	Transfer to own account: Io	-2,036,007	9,242,441
	A sundry line from Io is written in the local word for an hour, which the Bank converts to cycles without comment. The conversion is at the local rate, and the word is printed in brackets so the station can recognise its own word on the page. Ref. CIBT-3003-C019-9		
28 Oct	ATM withdrawal: Io	-259,200	8,983,241
	The Lunar Freight Co-operative sent the cash for the Io machine under a seal that the officer on duty opened in front of you. The seal was in good order, and the officer has asked that this be recorded, as the sealing is the Lunar Freight Co-operative's custom and not ours. Ref. CIBT-3003-F012-5		
29 Oct	Slippage fee (Io, 6 transfers)	-5,400	8,977,841
	This transfer waited 29 days because a fault in the relay's locking gear held it. The gear has been replaced, and the fault has been recorded against the relay rather than the transfer, which was sent on time. Ref. CIBT-3003-4095-8		
31 Oct	Interest at 4.40% APY	+40,970	9,018,811
	The Lunar Freight Co-operative has asked that interest on its payroll float be credited to your account rather than its own, and the request has been carried out. The float is small, and the difference this period was 40,970. Ref. CIBT-3003-4435-6		

Closing balance, month by month

Highest 14,347,715 s · lowest 8,249,003 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 4842-0708 3003-10