CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Kesi Fennimore-Pemberton
Unit 325, Pallas Ring 10

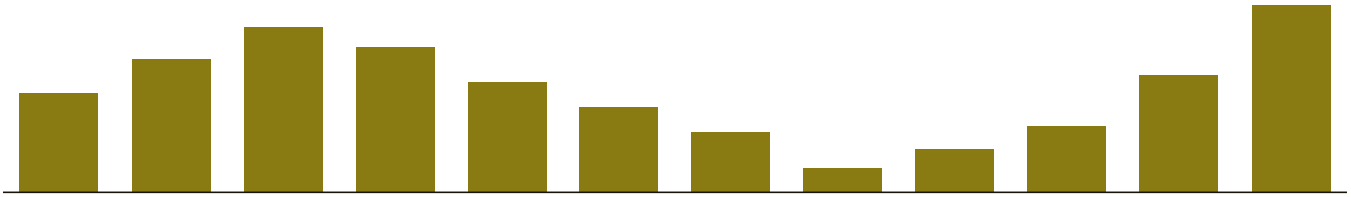
Account 8564-6098-4607
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
43,927,154 s	**+6,479,132 s**	**-609,300 s**	**49,796,986 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Memory Vault: box 60-188, quarter	-259,200	43,667,954
	The auditors have asked why box 60-188 has no inspection on file for 12 quarters. The answer is that no inspector was sent, and the box has raised no objection to that. Ref. CIBT-3003-0DDC-9		
16 Oct	Payroll credit: St. Catherine Bakeries	+348,839	44,016,793
	Overtime from the St. Catherine Bakeries office is credited as a single sum every second week, and you collect it on the stroke of the counter's opening. The Bank records this as punctuality, which it is. Ref. CIBT-3003-C43E-7		
16 Oct	ATM withdrawal: Luna	-86,400	43,930,393
	Withdrawal at Luna, held for 29 Standard days while the machine waited for the relay to confirm the balance. The relay confirmed it in the end, and the sum was released in the order it was asked for; the wait belongs to the relay, not to you. Ref. CIBT-3003-724F-5		
22 Oct	Deposit: Hall E	+5,991,191	49,921,584
	The notes were dry when they reached the window, and the Teller has noted it for the record. She does not say which she found more surprising: that, or the fact that it had rained. Ref. CIBT-3003-D5E0-6		
26 Oct	ATM withdrawal: Luna	-259,200	49,662,384
	The 3 Standard days was ready at Luna after a 13-minute pause, because the concourse's power was being switched to the relay's supply. The power was restored, and so was your cash. Ref. CIBT-3003-3084-5		
26 Oct	Slippage fee (Luna, 5 transfers)	-4,500	49,657,884
	Your wages are earned on the Standard day and paid on the local one, and the crossing between them is charged at the rate for the day on which the wage was earned. The employer's office describes this as the only sum it has ever paid in advance. Ref. CIBT-3003-272F-3		
31 Oct	Interest at 3.80% APY	+139,102	49,796,986
	Interest accrues every second and is posted once a day at the close of the Pallas Ring 10 day. This figure is the sum of 4 days' worth of seconds, most of them small. Ref. CIBT-3003-6082-6		

Closing balance, month by month

Highest 49,796,986 s · lowest 36,011,788 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  6098-4607  3003-10`