CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Odile Ostrander
Unit 243, Pallas Ring 10

Account 8564-6375-7521
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
59,774,486 s	**+695,716 s**	**-2,192,591 s**	**58,277,611 s**

Date	Description	Amount (s)	Balance (s)
04 Oct	Payroll credit: the Ceres Ring Assay Office	+516,393	60,290,879
	Auditors' finding: the Ceres Ring Assay Office paid 3 wages in the quarter from an account the Bank had been told was closed. The account is closed. The money was not, and it has been returned with the employer's apology, which the auditors checked was in the employer's own hand. Ref. CIBT-3003-0B6F-6		
06 Oct	Transfer to own account: Luna	-1,978,695	58,312,184
	Note for the auditors: the sundry raised on the 6th carries the number 25 twice, once in the Head Office register and once in the register kept at Luna, which numbers its slips in the reverse order. Both numbers refer to the same sundry, and the auditors have been told which one to keep. Ref. CIBT-3003-FAFC-0		
20 Oct	Slippage fee (Luna, 3 transfers)	-2,700	58,309,484
	The fee for 3 crossings comes to 0.30 seconds after each crossing is rounded to the nearest hundredth. Rounded once over the whole total it would be 1,500 seconds lower, but the Bank does not round in total. Ref. CIBT-3003-B24C-3		
23 Oct	Temporal Health Plan	-38,396	58,271,088
	The plan held your premium for 30 days while it waited for the provider to confirm that the physiotherapist who signed your form was still registered to practise. She was, and the premium has been credited to the plan's account in full. Ref. CIBT-3003-0B4C-1		
27 Oct	ATM withdrawal: Luna	-172,800	58,098,288
	The machine at Luna keeps the local day, so the withdrawal shown on the 27th was made on that world's 27th, which runs a day ahead of this statement. Both dates are printed on the receipt, and both are correct. Ref. CIBT-3003-DD63-9		
31 Oct	Interest at 3.60% APY	+179,323	58,277,611
	Interest for 10 months, credited on the first morning of each period before the branch has opened. You stand outside the door each time, the officers have asked you to wait inside, and you have explained that you are not waiting. Ref. CIBT-3003-1AD8-6		

Closing balance, month by month

Highest 78,169,723 s · lowest 48,901,551 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  6375-7521  3003-10`