CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Odile Ostrander
Unit 272, Pallas Ring 10

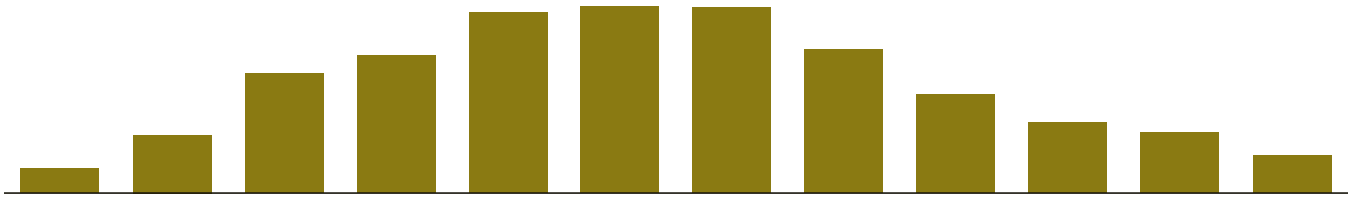
Account 8564-6375-7521
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
58,277,611 s	**+691,225 s**	**-4,324,339 s**	**54,644,497 s**

Date	Description	Amount (s)	Balance (s)
09 Nov	Temporal Health Plan	-20,026	58,257,585
	Standing order for your plan premium, 20,026, on the 9th. You have not missed one. The plan has written to say so, once a year, since 2999, and has never once needed to write about anything else. Ref. CIBT-3003-0219-2		
15 Nov	Transfer to own account: Phobos	-4,302,513	53,955,072
	A sundry of 4,302,513 was charged at the Phobos desk for translating a statement line into the local unit. The translation is correct; what the desk charges for thoroughness is a matter between the desk and itself. Ref. CIBT-3003-8070-5		
16 Nov	Payroll credit: the Ceres Ring Assay Office	+516,393	54,471,465
	Wages from the Ceres Ring Assay Office arrive on the last working day of each month, and have done so since 3002. The Bank has never been asked to change the day and has never had a reason to. Ref. CIBT-3003-1CE6-7		
22 Nov	Slippage fee (Phobos, 3 transfers)	-1,800	54,469,665
	The figure shown last month as 0.30 s was the sum of two clocks that had not yet agreed. They have now agreed, and the difference of 2,100 s is credited below, with the Bank's apologies to both. Ref. CIBT-3003-FC5E-7		
30 Nov	Interest at 3.60% APY	+174,832	54,644,497
	Interest on the Europa side is posted by the under-ice office, which reads its figures by a lamp in the tunnel and sends them up in a sealed tube. The tube is always a little late, and the interest is always a little bigger for the wait. Ref. CIBT-3003-C751-2		

Closing balance, month by month

Highest 78,169,723 s · lowest 52,536,283 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 6375-7521 3003-11