CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Voss-Gunnarsdottir
Unit 100, Pallas Ring 10

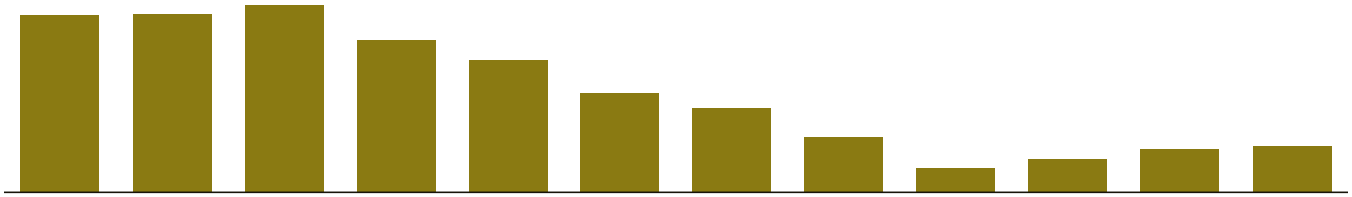
Account 8564-7993-0708
Period 1–31 October 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
76,412,252 s	**+1,120,601 s**	**-395,055 s**	**77,137,798 s**

Date	Description	Amount (s)	Balance (s)
12 Oct	Transfer to own account: Mars Station	-41,355	76,370,897
	On Europa the sundries are paid into a tin box under the ice, which the local office opens once a fortnight. The office calls this a ceremony, and the Bank posts the sum on the day the box is opened, which is the only day the office keeps its own time. Ref. CIBT-3000-06AF-2		
15 Oct	Payroll credit: Kepler Ring Hydroponics	+674,333	77,045,230
	Kepler Ring Hydroponics pays its crew at Mars Station in the dock's own hours, which the local office counts from each lock cycle. The Bank converts the hours into Standard seconds on arrival and does not ask the lock to explain itself. Ref. CIBT-3000-02E0-0		
17 Oct	ATM withdrawal: Mars Station	-259,200	76,786,030
	The 17th withdrawal was taken in sols at Mars Station, which the Teller describes as sensible, and then paid back in at the Hall E counter that afternoon, which she describes as the same thing, the other way round. Ref. CIBT-3000-7836-1		
20 Oct	Mech Veterans' Time Pension	+242,502	77,028,532
	A standing order of 242,502 leaves the pension each month for a reading lamp bought in 2996. The lamp was paid off in the third year, but nobody told the order, and it has since paid for the lamp 2 times over. Ref. CIBT-3000-1ED9-8		
23 Oct	Slippage fee (Mars Station, 9 transfers)	-8,100	77,020,432
	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 1,200 s is credited below, with the Bank's apologies to both. Ref. CIBT-3000-B814-8		
30 Oct	ATM withdrawal: Mars Station	-86,400	76,934,032
	You always withdraw an amount ending in a round number of seconds. The officers have put this down to habit, though the file is not clear on whether it was yours to begin with. Ref. CIBT-3000-A2F6-4		
31 Oct	Interest at 3.20% APY	+203,766	77,137,798
	The rate printed on the last statement was the rate for the year before, set in the same type as the rest, and it looked right to anyone who did not check. The interest was calculated at the correct rate, and the difference is shown below. Ref. CIBT-3000-3A09-6		

Closing balance, month by month

Highest 113,300,676 s · lowest 71,641,843 s



November 2999 — October 3000

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  7993-0708  3000-10`