CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Tamsin Kestrel
Unit 100, Pallas Ring 10

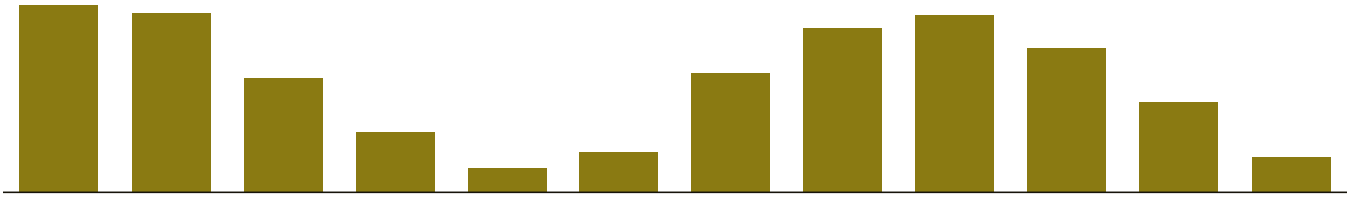
Account 8564-8073-6607
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,800,995 s	**+51,803 s**	**-1,587,899 s**	**13,264,899 s**

Date	Description	Amount (s)	Balance (s)
06 Oct	Transfer to own account: Tallinn Sector	-1,048,070	13,752,925
	The sundry was raised against your account in error and then raised again, this time as an apology. The Bank records two sundries, one correction and one apology, and the apology carries no fee. Ref. CIBT-3003-1881-8		
08 Oct	Transfer to joint account	-85,740	13,667,185
	Nothing was charged for the paper slip that came with the transfer to 8564-1575-2364. Both holders had signed it, one above the other, and the officer said that was the only signature the slip needed. Ref. CIBT-3003-65E5-7		
15 Oct	Turbulence Cover	-19,989	13,647,196
	Premium paid by Phobos Drydock on your behalf under its travel scheme. The scheme covers the run between Hall E and Tallinn Sector only; cover for the rest of your journeys is your own, and is shown on the line below. Ref. CIBT-3003-C6F4-1		
16 Oct	Slippage fee (Tallinn Sector, 7 transfers)	-2,100	13,645,096
	The Venus Cloudport crossing is charged at a lower fee in the morning, when the cloud is thin enough for the signal to pass through, and at the full fee at noon, when it has to climb. Your transfers went at noon. The relay calls that hour the climb, and the fee is 2,100 s. Ref. CIBT-3003-2E68-7		
27 Oct	ATM withdrawal: Tallinn Sector	-259,200	13,385,896
	The fee for the withdrawal was charged in seconds where the line below it shows hours. The sum was the wrong size and the wrong unit, so both have been brought into line at once. Ref. CIBT-3003-55E0-1		
30 Oct	ATM withdrawal: Tallinn Sector	-172,800	13,213,096
	Each year on the 30th the machine pays out exactly the cash-time you asked for, to the second and nothing more, and the balance is carried to the next year as though it had never been touched. The Bank records the request as settled. Ref. CIBT-3003-7401-2		
31 Oct	Interest at 4.20% APY	+51,803	13,264,899
	Phobos Drydock asked for its share of your interest to be paid in the firm's own unit, which the Bank does not hold. The sum was converted at the posted rate on the day it arrived, and the firm has been told its unit is safe with us. Ref. CIBT-3003-F844-8		

Closing balance, month by month

Highest 17,472,147 s · lowest 12,967,743 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 8073-6607 3003-10