CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Nils Ostrander
Unit 332, Pallas Ring 10

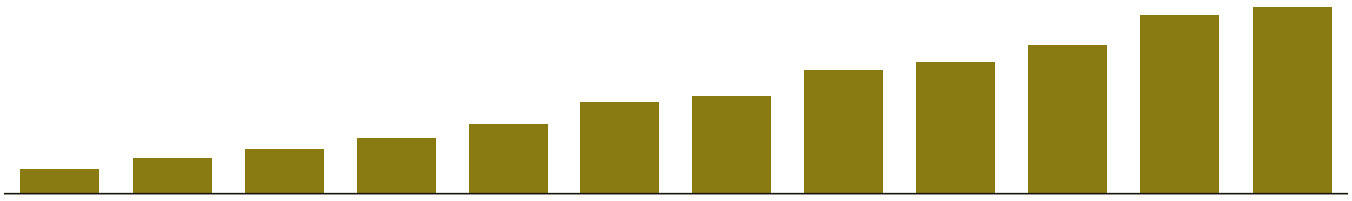
Account 8564-8093-9607
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
27,318,960 s	**+782,204 s**	**-25,578 s**	**28,075,586 s**

Date	Description	Amount (s)	Balance (s)
04 Nov	Turbulence Cover	-24,978	27,293,982
	The question was put whether "unforeseeable" covers a delay the holder has already foreseen. It has been referred back to the holder with a timetable attached, and the holder is asked to read it before the next crossing. Ref. CIBT-3003-A3C5-4		
07 Nov	Payroll credit: Cloudport Aerostat Lines	+150,539	27,444,521
	The wage shown as 150,539 on the 7th was keyed against the remitter's pay date, a day early, and has been moved to its proper day. The month's total is unchanged. Ref. CIBT-3003-A458-4		
13 Nov	Slippage fee (Phobos, 1 transfers)	-600	27,443,921
	Fees are worked to the nearest whole second on the way out and to the nearest five on the way in, so a transfer that lands half a second early pays nothing and one that lands half a second late pays in full. The rule was written for a relay that has since been decommissioned, and the Bank has kept it out of regard for the relay. Ref. CIBT-3003-E0A3-1		
18 Nov	Deposit: Hall E	+520,113	27,964,034
	The sum comes from Cloudport Aerostat Lines as a yearly bonus, in notes of a denomination the payroll office stopped printing some time ago. The counter found the notes genuine, and the office was told they were the most dependable thing it had sent all year. Ref. CIBT-3003-3621-2		
30 Nov	Interest at 4.90% APY	+111,552	28,075,586
	Interest for 7 days was not paid this month because the account was in transit between two branches, and interest is paid only when an account is at rest. It accrued all the same, and it has been paid on arrival. Ref. CIBT-3003-1A79-4		

Closing balance, month by month

Highest 28,075,586 s · lowest 13,493,835 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 8093-9607 3003-11