CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Gunnarsdottir
Unit 355, Pallas Ring 10

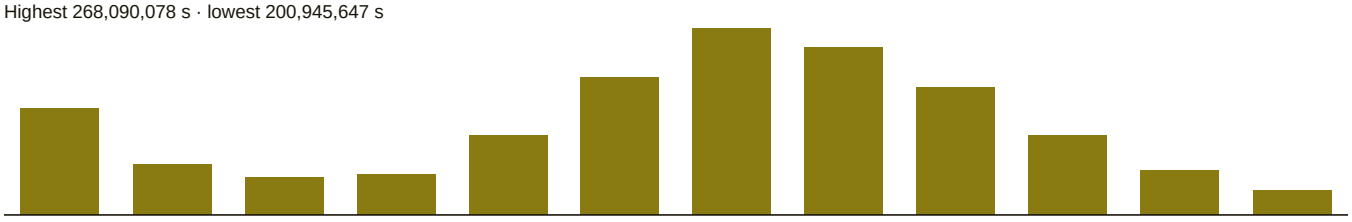
Account 8564-8317-9821
Period 1–31 October 3016
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
209,463,567 s	**+1,947,319 s**	**-10,465,239 s**	**200,945,647 s**

Date	Description	Amount (s)	Balance (s)
07 Oct	Transfer to joint account	-676,153	208,787,414
	Yara Eskeland signs the transfer slip with the left hand and you initial it with the right, and the two strokes meet in the margin. The officer has never been able to say which of you started the line. Ref. CIBT-3016-4534-0		
11 Oct	Payroll credit: Interworld Post	+1,126,921	209,914,335
	Interworld Post has one fewer line on its payroll this period. The handling charge on the line that has gone, 0.30 seconds, is credited here, and the Bank passes the credit on without comment. Ref. CIBT-3016-472B-5		
16 Oct	Transfer to own account: Titan	-9,526,286	200,388,049
	The Bank converts a sundry from cycles by taking the posted rate to four places and rounding to two. A charge that began as a whole number may therefore end a second short of where it began, which is the rule and not an error. Ref. CIBT-3016-FD37-6		
26 Oct	Slippage fee (Titan, 4 transfers)	-3,600	200,384,449
	The relay at Titan charges for its own patience, which it measures in the same unit as ours and bills in the same breath. Fee for 4 crossings: 3,600 s. Ref. CIBT-3016-21B8-3		
26 Oct	Memory Vault: box 25-454, quarter	-259,200	200,125,249
	The auditors compared box 25-454's rent with the posted rate for Titan and found it 0.975 lower. The Vault attributes the gap to the earlier sub-level rate, which applied for the first 4 quarters, and the auditors have agreed to leave it as a matter of record. Ref. CIBT-3016-CC5C-6		
31 Oct	Interest at 4.70% APY	+820,398	200,945,647
	Your interest is paid in proportion to your balance, every month, to within a fraction of a second. You have never asked us to change this, and the Bank takes that silence as a form of trust. Ref. CIBT-3016-1BC0-2		

Closing balance, month by month

Highest 268,090,078 s · lowest 200,945,647 s



November 3015 October 3016

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 8317-9821 3016-10