CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Kaito Dunmore
Unit 187, Pallas Ring 10

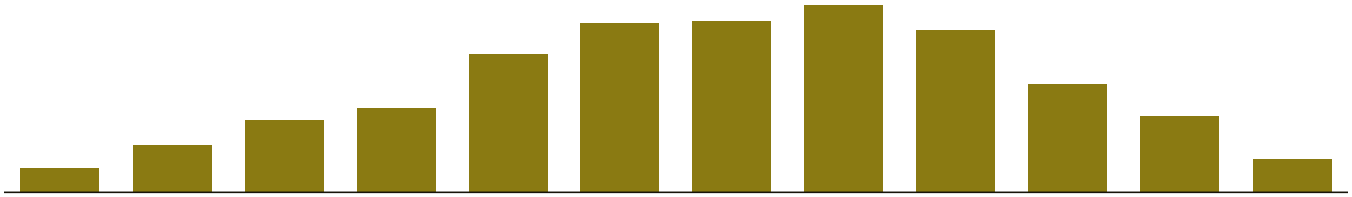
Account 8564-8317-9953
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
157,584,668 s	**+1,458,412 s**	**-17,011,659 s**	**142,031,421 s**

Date	Description	Amount (s)	Balance (s)
10 Nov	ATM withdrawal: Svalbard	-172,800	157,411,868
	A copy of the sample is kept tied with string gone soft with handling in the Committee's own room, and it agrees with the one in the ledger. Ref. CIBT-3003-2678-3		
11 Nov	Transfer to joint account	-559,878	156,851,990
	When the joint sum falls exactly on a half-second the Bank rounds it to the even second, so that neither holder is favoured. This month the even second went to Wim Juvonen, who has asked for it to be noted as a rare win. Ref. CIBT-3003-FCDB-9		
12 Nov	ATM withdrawal: Svalbard	-259,200	156,592,790
	You have never collected the change on a withdrawal at Svalbard. The Bank asked whether you would like it posted to the account, and you said you would prefer the machine to keep it. The Teller has entered this as a standing instruction, which the machine has accepted without remark. Ref. CIBT-3003-EB45-8		
19 Nov	Payroll credit: Phobos Drydock	+933,130	157,525,920
	The staff scheme has paid the handling charge on your Phobos Drydock wages as part of a benefit shown on the advice. No charge has come to your account, and the benefit is real; the scheme has left a copy of the form on file. Ref. CIBT-3003-37DA-7		
23 Nov	Temporal Health Plan	-19,749	157,506,171
	Cover under Phobos Drydock's scheme was extended for 30 days after your contract ended, as the scheme allows for a member on a posting. The extension is at the employer's expense and appears on no line of yours. Ref. CIBT-3003-BC7C-3		
27 Nov	Slippage fee (Svalbard, 4 transfers)	-3,600	157,502,571
	2,400 seconds of the fee were saved by sending the 4 crossings together, which the Bank counts as a service to the relay and shows as a credit on the line below. Ref. CIBT-3003-84EF-5		
27 Nov	Transfer to own account: Svalbard	-15,996,432	141,506,139
	A sundry credit from Phobos Drydock's staff account, received at Hall E. The payroll office calls it a bonus; the Bank has been asked not to say so on the statement, and has called it a sundry credit instead, which both parties accept. Ref. CIBT-3003-4C0B-1		
30 Nov	Interest at 4.00% APY	+525,282	142,031,421
	The branch at Callisto posts interest against its own day, which is longer than ours by a margin the local desk describes as customary. The line falls two days after the one you would expect, and it is in the right place. Ref. CIBT-3003-9ED5-5		

Closing balance, month by month

Highest 197,772,302 s · lowest 138,682,226 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  8317-9953  3003-11`