CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Lindqvist
Unit 179, Pallas Ring 10

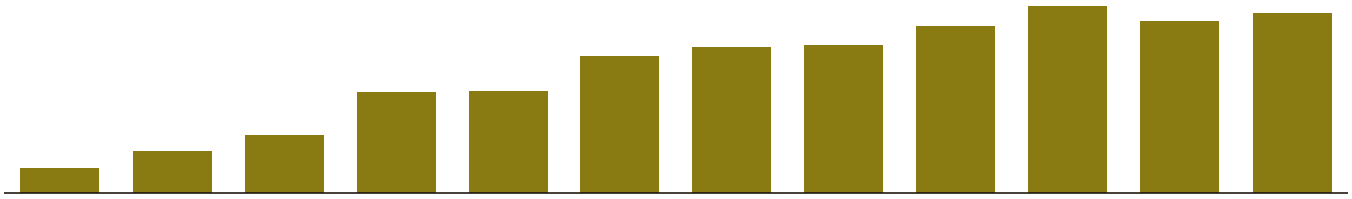
Account 8564-8564-3261
Period 1–30 November 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
48,499,327 s	**+575,775 s**	**-32,845 s**	**49,042,257 s**

Date	Description	Amount (s)	Balance (s)
08 Nov	Transfer to own account: Io	-30,145	48,469,182
	Exact coins, counted on the counter in rows of five, are how your sundries are paid, and the officer has stopped counting them back, on the understanding that the rows are the receipt. Ref. CIBT-3000-4372-3		
20 Nov	Slippage fee (Io, 3 transfers)	-2,700	48,466,482
	Your standing transfer of 2,700 to 8564-5551-2827 crosses the clock boundary on the 20th of every month and is charged the crossing fee each time. It has done so since 2995, and it is the largest single line on your slippage each year. Ref. CIBT-3000-FE56-1		
21 Nov	Payroll credit: the Ceres Ring Assay Office	+381,778	48,848,260
	The remittance advice from the Ceres Ring Assay Office shows the wage twice, once as earned and once as paid, and the two figures differ by 0.30 seconds. The difference is a fee the firm charged itself for paying early. The auditors have been asked whether a firm may pay itself. Ref. CIBT-3000-DF9F-0		
30 Nov	Interest at 4.80% APY	+193,997	49,042,257
	The usual fee on a balance of this size has been waived. Interest is paid from the first second of the period, and the custom of charging for it has been dropped from your account. Ref. CIBT-3000-AA4B-3		

Closing balance, month by month

Highest 49,522,496 s · lowest 38,867,958 s



December 2999 November 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 8564-3261 3000-11