CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Rafe Eversley
Unit 329, Pallas Ring 10

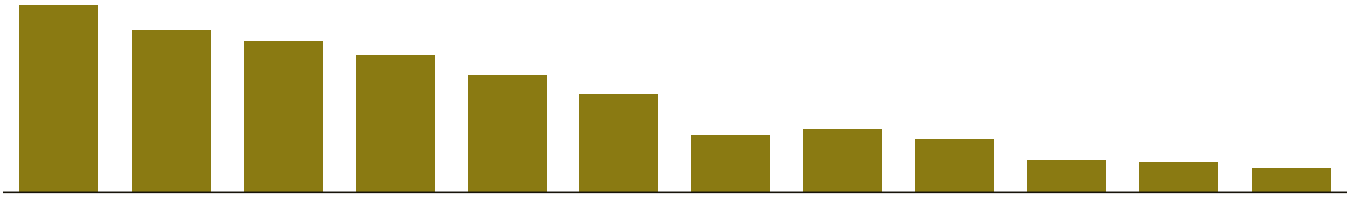
Account 8564-8892-0708
Period 1–31 October 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
26,005,928 s	**+260,003 s**	**-763,076 s**	**25,502,855 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Slippage fee (Ganymede, 3 transfers)	-1,800	26,004,128
	The reconciliation between Hall E and Ganymede was completed on the 1st and signed by two officers. The 3 crossings it covers are listed individually, as the auditors asked after the last review. Ref. CIBT-2995-7358-2		
02 Oct	Payroll credit: Kepler Ring Hydroponics	+179,819	26,183,947
	Wages are rounded down to the whole second before they are credited, and the fraction goes to the employer's own rounding account. Kepler Ring Hydroponics has asked that it be left there, and it is. Ref. CIBT-2995-2B9F-0		
02 Oct	Transfer to own account: Ganymede	-580,282	25,603,665
	A sundry was described as a fee for a service when it was a refund for one. The description has been amended; the sum is unchanged, and the refund is credited in full. Ref. CIBT-2995-472A-9		
04 Oct	ATM withdrawal: Ganymede	-86,400	25,517,265
	Machines at Ganymede round dispensing to the nearest 52 seconds, which makes the cash-time look neater than the balance it came from. The 0.991 difference is held in the machine's reserve and paid out to whichever depositor next asks for it. Ref. CIBT-2995-79FE-8		
04 Oct	ATM withdrawal: Ganymede	-86,400	25,430,865
	A small withdrawal of 86,400 is taken every 29 days for the upkeep of a locker at Hall E. The locker has not been opened in that time. The sum is paid on the day the locker's own clock says it is due. Ref. CIBT-2995-EB01-9		
28 Oct	Turbulence Cover	-8,194	25,422,671
	A surcharge of 0.947 of one cycle has been applied to this premium, because the policy is written in whole cycles and the journey was not. The fraction is shown on this line only. Ref. CIBT-2995-DF36-0		
31 Oct	Interest at 3.70% APY	+80,184	25,502,855
	You check the interest figure against your own arithmetic before the statement is posted, every month since 2994. In the one month you disagreed, the Bank's figure was right by 35 seconds, and you wrote to say so before anyone had asked. Ref. CIBT-2995-358C-4		

Closing balance, month by month

Highest 39,232,826 s · lowest 25,502,855 s



November 2994 October 2995

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  8892-0708  2995-10`