CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Vesna Yardley-Fennimore
Unit 46, Pallas Ring 10

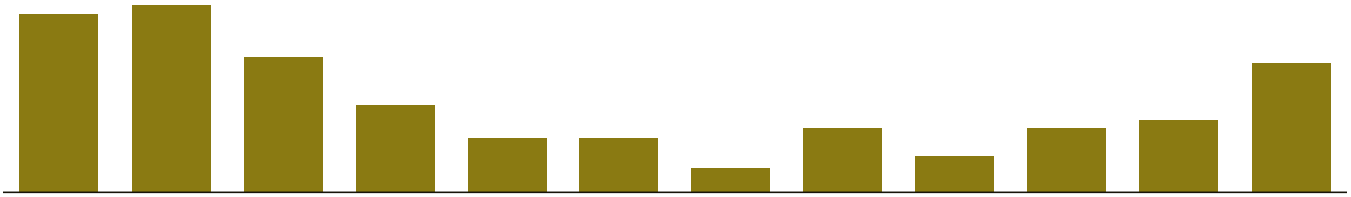
Account 8564-9043-0621
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
495,659,835 s	**+60,000,292 s**	**-297,403 s**	**555,362,724 s**

Date	Description	Amount (s)	Balance (s)
08 Oct	ATM withdrawal: Phobos	-86,400	495,573,435
	The 8th withdrawal at Phobos is the one you set up as a recurring instruction. The machine asks you to confirm it each time, which you do, and the sum has not varied by a single sol in all that time. Ref. CIBT-3003-8462-0		
21 Oct	Payroll credit: Montréal Sector Transit	+5,350,837	500,924,272
	The paying branch on this credit has been corrected. The wage was routed through Phobos by mistake. It came from Montréal Sector Transit, as the contract states, and only the route has been amended. Ref. CIBT-3003-F3AB-0		
27 Oct	Temporal Health Plan	-35,803	500,888,469
	You book your appointments for the first hour of the provider's day and are in the waiting room before the receptionist has found her keys. The plan records these as the earliest claims of the quarter and asks whether you would like the rest of your care scheduled in the same hour. Ref. CIBT-3003-946D-9		
29 Oct	ATM withdrawal: Phobos	-172,800	500,715,669
	Withdrawals at Phobos are logged by the local office under the local name for the transaction, which is why the statement shows a word you may not recognise. The word means withdrawal. Ref. CIBT-3003-B2B1-9		
29 Oct	Deposit: Hall E	+52,790,731	553,506,400
	The deposit was made on Mars in the first sol after the dust cleared, and the Mars desk credited it on the first sol it could confirm. The interval is recorded as 29 days, which the desk calls a sol-weekend. Ref. CIBT-3003-A5B9-9		
30 Oct	Slippage fee (Phobos, 8 transfers)	-2,400	553,504,000
	Query from the audit desk: the 8 crossings on this line were logged by the Bank and counted by the relay, and the relay's count is one greater. The Bank's count stands on the statement, and the relay's is kept on file for comparison. Ref. CIBT-3003-2243-1		
31 Oct	Interest at 4.50% APY	+1,858,724	555,362,724
	Montréal Sector Transit pays its staff's interest on a schedule of its own and asked us to match it. The Bank has agreed, and this period's interest was credited on the 31st, a day ahead of the schedule. Ref. CIBT-3003-1251-9		

Closing balance, month by month

Highest 615,195,430 s · lowest 445,944,935 s



November 3002 — October 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  9043-0621  3003-10`