CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Vesna Yardley-Fennimore
Unit 386, Pallas Ring 10

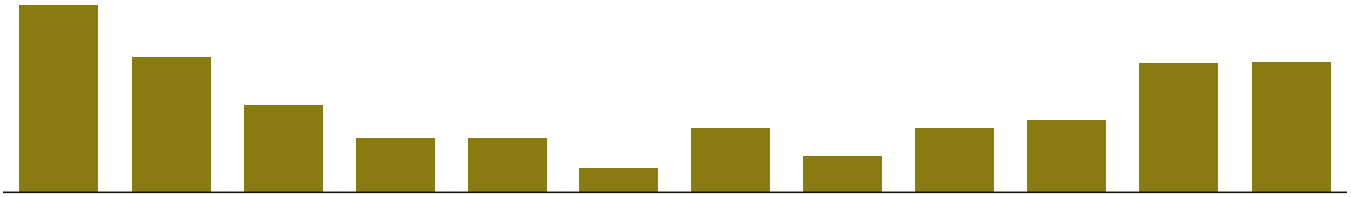
Account 8564-9043-0621
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
555,362,724 s	**+7,433,447 s**	**-6,071,748 s**	**556,724,423 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	ATM withdrawal: Svalbard	-259,200	555,103,524
	Montréal Sector Transit asks its staff to draw cash at Svalbard on pay day, and the machine is loaded for the purpose at dawn. Your withdrawal on the 3rd was one of the first, taken from the early load. Ref. CIBT-3003-B0DC-7		
03 Nov	Temporal Health Plan	-20,765	555,082,759
	One line of your receipt was struck through by the provider, who wrote the sum again beneath it in a hand the plan has seen before. The first figure was the higher one. The plan has paid the second and kept the first in the file as a fact about the provider's arithmetic. Ref. CIBT-3003-D671-4		
15 Nov	Slippage fee (Svalbard, 9 transfers)	-2,700	555,080,059
	The fee on this period was checked against the Open Ledger and agrees with it to the second. The Open Ledger's own rounding differs by one second on one line, which has been noted in the file and not corrected. Ref. CIBT-3003-1AC0-7		
17 Nov	Payroll credit: Montréal Sector Transit	+5,350,837	560,430,896
	The Montréal Sector Transit office on Mars paid a sol late, because the sol had been reset for maintenance. The wage has been converted at the rate of the sol it was earned in, not the one it arrived in, which the Bank regards as the only fair reading of a late sol. Ref. CIBT-3003-56D5-6		
20 Nov	Transfer to own account: Svalbard	-5,529,883	554,901,013
	The credit from Ulla Wetherby was held 29 days at the Svalbard office while the sender's clerk confirmed that the reference had been copied as it appeared on the form. It had, and the sum has been posted in full. Ref. CIBT-3003-B983-8		
27 Nov	ATM withdrawal: Svalbard	-259,200	554,641,813
	The withdrawal left Svalbard before its clock had turned over, so the Bank has paid one extra day-second to balance the day. It is shown on the line and is the only one owed there this year. Ref. CIBT-3003-994E-3		
30 Nov	Interest at 4.50% APY	+2,082,610	556,724,423
	Your employer's pay was credited on the 30th, and interest on it was reckoned from the first second of the month, a date on which the money was not yet yours. The Bank has taken the view that the wages belonged to the employer until they arrived, and so did the interest. The employer has not objected, and the difference has been credited to you as a courtesy. Ref. CIBT-3003-DA93-9		

Closing balance, month by month

Highest 615,195,430 s · lowest 445,944,935 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  9043-0621  3003-11`