CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Ellsworth
Unit 230, Pallas Ring 10

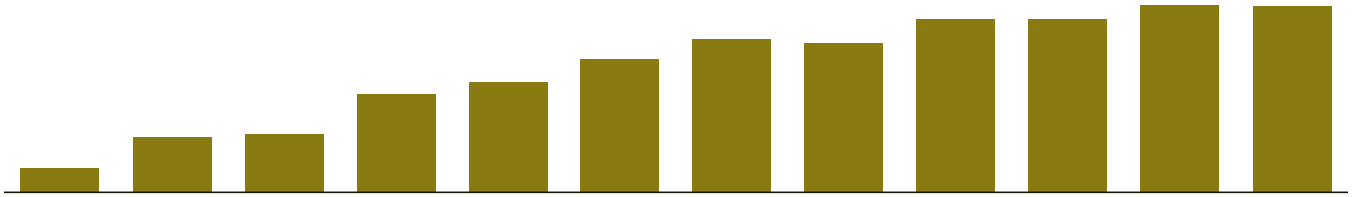
Account 8564-9296-4635
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
33,437,409 s	**+813,604 s**	**-874,787 s**	**33,376,226 s**

Date	Description	Amount (s)	Balance (s)
05 Oct	ATM withdrawal: Europa	-259,200	33,178,209
	The line for the 5th named Europa as the place of withdrawal. The machine was in fact at Hall E, one concourse away. The statement now gives the correct place, and the concourse board has been checked against it. Ref. CIBT-3003-5753-0		
06 Oct	ATM withdrawal: Europa	-259,200	32,919,009
	The Authority Records Office has put its own cash point on the same concourse, and its staff queue at yours on the first working day. The machine treats them all alike, which the firm finds hard to forgive. Ref. CIBT-3003-CBCF-8		
10 Oct	Slippage fee (Europa, 3 transfers)	-900	32,918,109
	Fees on the Authority Records Office's remittances are charged at the hour they are sent, not the hour they arrive. The firm sends in the morning and receives in the afternoon, and it has asked for only one of those to be charged, which the Bank has declined. Ref. CIBT-3003-6D40-0		
21 Oct	Memory Vault: box 18-168, quarter	-259,200	32,658,909
	The statement showed box 18-168 as rented to a previous holder. The rental has been in your name since 3001, and the earlier entry was copied from the register by mistake. The register has been amended. Ref. CIBT-3003-5DAD-2		
25 Oct	Transfer to joint account	-96,287	32,562,622
	Your employer's transfer to Kesi Fothergill arrives on the same day as yours and is posted to the joint account by mistake each quarter. It is moved back each quarter. Kesi Fothergill is the only one of you who checks the moving. Ref. CIBT-3003-C356-3		
27 Oct	Payroll credit: the Authority Records Office	+160,479	32,723,101
	Wages from the Authority Records Office, credited after the wage rule rounded them down to the whole second. The fraction left over, 0.946 of a second, is carried to your next credit and rounded the same way there; it is not lost, and the rule has never said why it is always the smaller figure that wins. Ref. CIBT-3003-08B4-0		
30 Oct	Deposit: Hall E	+550,027	33,273,128
	You bring each deposit in a plain envelope with your initials in the corner, and ask for the slip to be stamped on its back rather than its front. The stamp has been on the back since 2999, and the officers have stopped mentioning it. Ref. CIBT-3003-0F36-1		
31 Oct	Interest at 3.70% APY	+103,098	33,376,226
	The interest was paid on Europa in cycles and converted at the posted rate of the day the station closed its books. That day falls on no date the Bank keeps, so the rate of the nearest one was used. Ref. CIBT-3003-6C24-1		

Closing balance, month by month

Highest 33,437,409 s · lowest 22,778,947 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  9296-4635  3003-10`