CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Oren Hightower
Unit 365, Pallas Ring 10

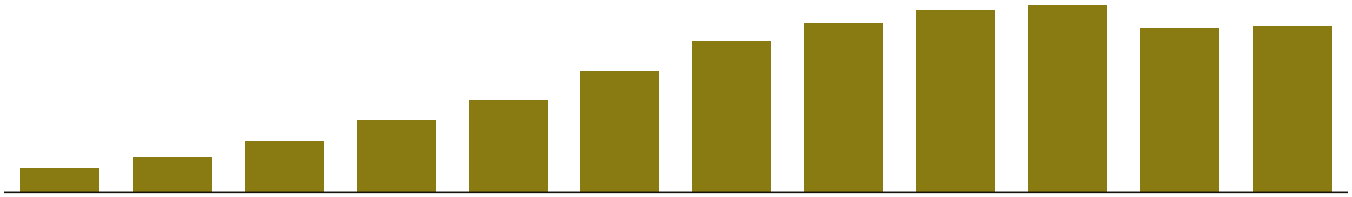
Account 8564-9514-4607
Period 1–31 May 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
845,762,452 s	**+6,475,751 s**	**-1,608,278 s**	**850,629,925 s**

Date	Description	Amount (s)	Balance (s)
12 May	Transfer to own account: The Belt	-1,214,459	844,547,993
	The conversion to shifts was made to four places and rounded to two, which is the rule for sundries between worlds. The rounding came to 0.994 in your favour. Ref. CIBT-3003-5D50-0		
16 May	ATM withdrawal: The Belt	-172,800	844,375,193
	The machine at The Belt keeps the local day, so the withdrawal shown on the 16th was made on that world's 16th, which runs a day ahead of this statement. Both dates are printed on the receipt, and both are correct. Ref. CIBT-3003-A972-5		
17 May	Temporal Health Plan	-41,019	844,334,174
	The consultation was charged at the rate for the world on which it took place. The officer has checked this twice and found it correct. The clinic on The Belt has been told of its good fortune and has not yet replied, being busy with the sessions. Ref. CIBT-3003-B0F0-0		
20 May	Payroll credit: Phobos Drydock	+3,797,504	848,131,678
	The wages from Phobos Drydock include the allowance for the long shift at The Belt. It is paid in shifts, and the employer has asked that it appear on its own line, so that the staff who earn it can find it without asking. Ref. CIBT-3003-233B-6		
23 May	ATM withdrawal: The Belt	-172,800	847,958,878
	The machine reminds you of the quarterly draw by printing a small card on the morning it is due. The custodian carries the card to the Hall E counter by hand, out of respect for the machine's own sense of timing. Ref. CIBT-3003-A51A-0		
27 May	Slippage fee (The Belt, 8 transfers)	-7,200	847,951,678
	Slippage on 8 crossings. One crossing was delayed at the Belt relay while the relay's clock was corrected; you have not been charged for the delay. Ref. CIBT-3003-35D1-9		
31 May	Interest at 3.80% APY	+2,678,247	850,629,925
	Your balance grew by 2,678,247 this month without assistance from you. The Bank would like to point out that this is the most reliable thing about the account. Ref. CIBT-3003-43C9-5		

Closing balance, month by month

Highest 884,934,191 s · lowest 607,786,443 s



June 3002 May 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  9514-4607  3003-05`