CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Hightower
Unit 108, Pallas Ring 10

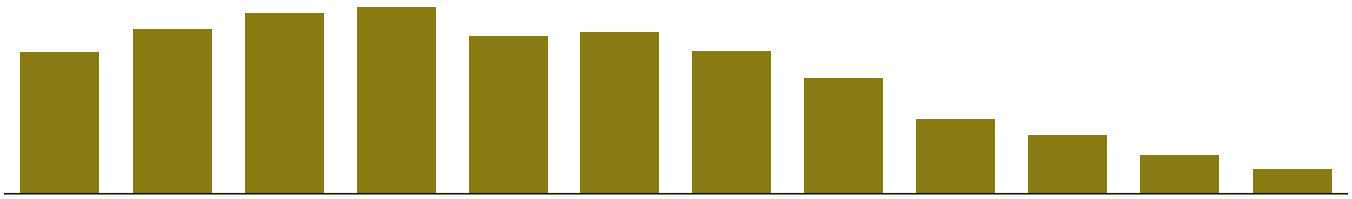
Account 8564-9514-4607
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
683,513,983 s	**+5,977,547 s**	**-25,177,977 s**	**664,313,553 s**

Date	Description	Amount (s)	Balance (s)
06 Nov	Payroll credit: Phobos Drydock	+3,797,504	687,311,487
	The rounding on your Phobos Drydock wages was applied twice across two periods in 3000, taking 0.973 from the pay in error. That 0.973 has been restored to the next credit, which is the only correction the rounding rule allows. Ref. CIBT-3003-6CEE-7		
09 Nov	Slippage fee (Bronx Sector, 6 transfers)	-3,600	687,307,887
	Your Phobos Drydock transfers crossed the Bronx Sector relay 6 times this month, each time on the employer's clock and then on ours. The employer has agreed to pay the slippage on its own clock, and has asked that the Bank not mention this to its staff. Ref. CIBT-3003-3185-7		
14 Nov	Temporal Health Plan	-37,932	687,269,955
	You bring the same folder to every consultation, and it is accepted without inspection each time. The plan's officer has never asked what is in it, and has said once that it is the best-kept folder on the file. Ref. CIBT-3003-2966-3		
16 Nov	Transfer to own account: Bronx Sector	-25,136,445	662,133,510
	The Teller notes that the holder asked for this adjustment at the counter, then again at the counter, then a third time, and that all three requests agree on the sum. Ref. CIBT-3003-435B-0		
23 Nov	Event II restoration adjustment	+15,583	662,149,093
	Restoration adjustment under the Rider. Adjustments of this kind cannot be disputed until the Task Force has published its reasons. Ref. CIBT-3003-4E65-6		
30 Nov	Interest at 3.80% APY	+2,164,460	664,313,553
	Quarterly interest on 8564-9470-1985, credited as the joint account's share of the month. The depositor asks each quarter whether the rate will be cut. The answer is on the reverse of the statement, which the depositor reads before signing. Ref. CIBT-3003-7830-8		

Closing balance, month by month

Highest 884,934,191 s · lowest 664,313,553 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 9514-4607 3003-11