CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Anouk Bracegirdle
Unit 308, Pallas Ring 10

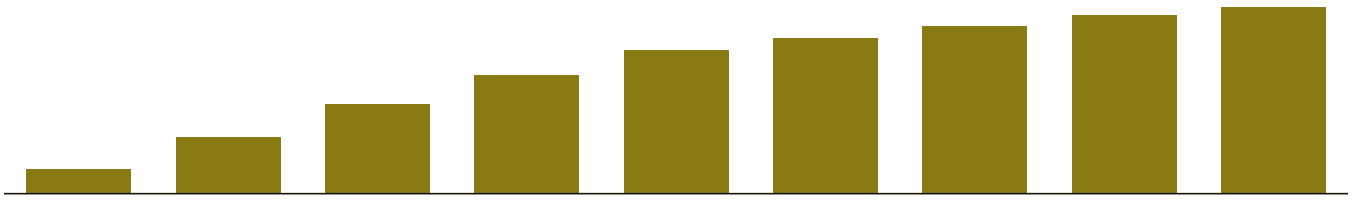
Account 8564-9804-7708
Period 1–30 November 2974
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
48,244,128 s	**+2,214,454 s**	**-23,006 s**	**50,435,576 s**

Date	Description	Amount (s)	Balance (s)
15 Nov	Slippage fee (Phobos, 7 transfers)	-6,300	48,237,828
	Phobos Drydock has asked that its own crossings appear on a separate statement, which the Bank has agreed to. The only line left on yours is for the 7 transfers you sent yourself, and it shows 6,300 seconds. Ref. CIBT-2974-0BF5-1		
19 Nov	Payroll credit: Phobos Drydock	+984,455	49,222,283
	Wages from Phobos Drydock are rounded to the whole sol on each payday. The 0.972 left over is carried to the next payday and rounded again, so that across a year the rounding pays out every second it owed. Ref. CIBT-2974-3A23-1		
22 Nov	Deposit: Hall E	+1,037,023	50,259,306
	You write the sum in words before you write it in figures, and the figures come out a little smaller in your hand than the words. The officers record this as diligence, which it is. Ref. CIBT-2974-CF45-6		
27 Nov	Temporal Health Plan	-16,706	50,242,600
	Every claim you file goes in on the same weekday, usually before the clinic has finished writing up the notes. The plan's officer asks whether you would like the claim held for the notes; you have said you would rather be early than right. Ref. CIBT-2974-EA49-7		
30 Nov	Interest at 4.80% APY	+192,976	50,435,576
	On the Titan side the interest is counted in the dome's own seconds, which are timed by the lake's clock and run a little cold. The conversion to ours is made at the published rate, and the temperature is written on the line as a matter of record. Ref. CIBT-2974-EDE4-2		

Closing balance, month by month

Highest 50,435,576 s · lowest 7,680,490 s



March 2974 November 2974

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 9804-7708 2974-11