CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Anouk Bracegirdle
Unit 12, Pallas Ring 10

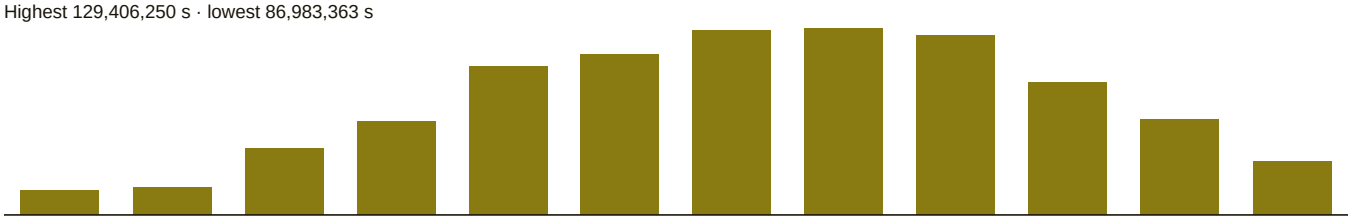
Account 8564-9804-7708
Period 1–31 December 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
105,479,948 s	**+1,406,374 s**	**-12,250,387 s**	**94,635,935 s**

Date	Description	Amount (s)	Balance (s)
07 Dec	Slippage fee (Montréal Sector, 6 transfers)	-1,800	105,478,148
	Your transfers from the Titan branch cross the Saturn-side relay, whose clock is kept by a committee that meets once a year and is always, the committee says, a little ahead of itself. Ref. CIBT-2976-F997-5		
13 Dec	Temporal Health Plan	-26,636	105,451,512
	You have had the same consultation at Montréal Sector on the 13th of every second month since the cover began, and the clinic has begun to keep a chair for you by the window. The plan has been asked whether the chair is covered and has said it is. Ref. CIBT-2976-81AD-4		
16 Dec	Transfer to own account: Montréal Sector	-12,049,151	93,402,361
	An earlier sundry line described this as an adjustment. It was a refund of a fee charged in error, and is shown here under its proper name. The net amount is unchanged. Ref. CIBT-2976-AFAF-6		
20 Dec	Payroll credit: Phobos Drydock	+984,455	94,386,816
	The Phobos Drydock figure was 0.30 seconds below the sum the employer gave us, and the Bank has added the difference back at the posted rate. The rounding clause in your terms says the wage is shown in whole seconds. It does not say which whole second. Ref. CIBT-2976-6B3F-7		
22 Dec	ATM withdrawal: Montréal Sector	-172,800	94,214,016
	The Teller hands the cash across as if it were a letter. The machine, she says, counts faster than she does, and has never once been wrong about who you are. Ref. CIBT-2976-0A80-3		
31 Dec	Interest at 4.80% APY	+421,919	94,635,935
	Phobos Drydock holds a staff loan account in your name, and the interest on it is credited here at the posted rate. The firm's treasurer asks that you not be told how much more it would have liked the rate to be. Ref. CIBT-2976-32F9-4		

Closing balance, month by month

Highest 129,406,250 s · lowest 86,983,363 s



January 2976 December 2976

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 2976-12