CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Anouk Bracegirdle
Unit 283, Pallas Ring 10

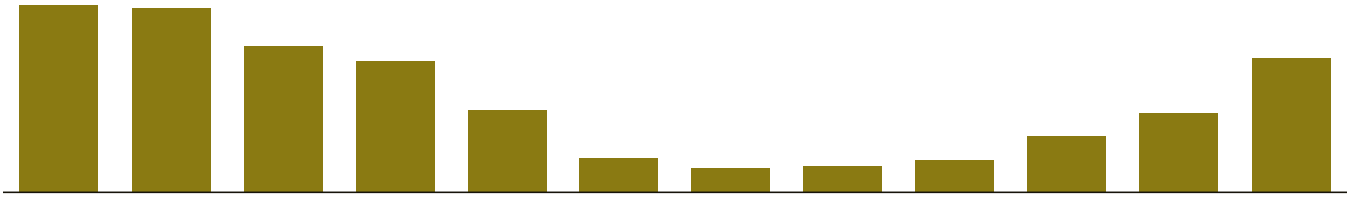
Account 8564-9804-7708
Period 1–31 October 2980
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
82,149,920 s	**+16,020,492 s**	**-277,501 s**	**97,892,911 s**

Date	Description	Amount (s)	Balance (s)
13 Oct	Slippage fee (Delhi Sector, 3 transfers)	-1,800	82,148,120
	You time each crossing on your own watch and write to the relay with the gap. The relay has never once been wrong about its own clock, and has come to accept your figures as a courtesy to itself. Ref. CIBT-2980-3778-8		
13 Oct	Temporal Health Plan	-16,501	82,131,619
	Every 13th of the month the plan reminds you that your annual check is due, and every 13th you reply that it is already booked. It has been booked since 2978, and the reminders are filed with it. Ref. CIBT-2980-2E6D-2		
14 Oct	Payroll credit: Phobos Drydock	+984,455	83,116,074
	Phobos Drydock pays its crew at Delhi Sector in the dock's own hours, which the local office counts from each lock cycle. The Bank converts the hours into Standard seconds on arrival and does not ask the lock to explain itself. Ref. CIBT-2980-E318-6		
22 Oct	ATM withdrawal: Delhi Sector	-86,400	83,029,674
	You asked the machine at Delhi Sector for 86,400 and it paid out One Standard day. The officer on the concourse has checked the difference twice and found it in your favour, and it is entered as a courtesy, with no explanation, which is how the Bank records its own generosity. Ref. CIBT-2980-50FC-9		
26 Oct	ATM withdrawal: Delhi Sector	-172,800	82,856,874
	Filed for the auditors: this withdrawal at Delhi Sector was drawn in the quarter's sample of 3 cash-time lines. The machine's log, the relay's log and the branch's copy agree to the second, and the sample has been returned to the ledger without comment. Ref. CIBT-2980-A8D4-2		
29 Oct	Deposit: Hall E	+14,707,438	97,564,312
	You have never asked for a receipt, and the officers have started keeping one for you anyway, filed at the back of your statement, in case. Ref. CIBT-2980-E9A7-7		
31 Oct	Interest at 4.80% APY	+328,599	97,892,911
	Interest under one second in a period is not paid out but added to the rounding account, which has never been drawn on and is not expected to be. This period's figure fell short of a whole second by a fraction, and the fraction has been kept there on your behalf. Ref. CIBT-2980-8B8B-5		

Closing balance, month by month

Highest 112,671,400 s · lowest 66,668,527 s



November 2979 — October 2980

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  2980-10`