CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Anouk Bracegirdle
Unit 283, Pallas Ring 10

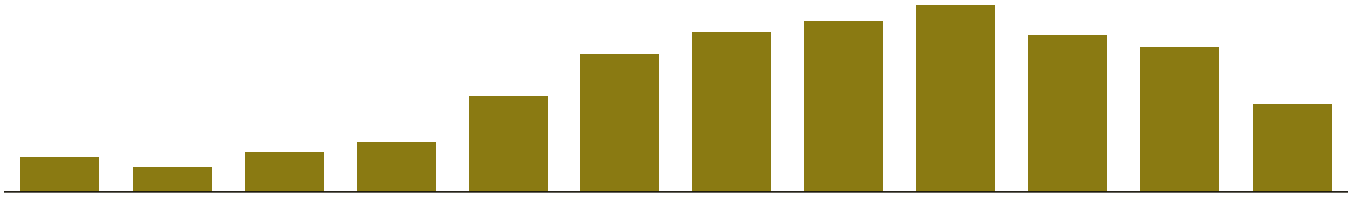
Account 8564-9804-7708
Period 1–31 October 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
101,101,707 s	**+1,388,861 s**	**-18,122,537 s**	**84,368,031 s**

Date	Description	Amount (s)	Balance (s)
16 Oct	Transfer to own account: Kepler Ring	-18,092,895	83,008,812
	A sundry in turns waited 31 Standard days at Kepler Ring for its rate to settle, and settled 41 seconds below the rate on the day you asked. The difference has been credited to you. Ref. CIBT-2986-9F3C-2		
18 Oct	Temporal Health Plan	-27,542	82,981,270
	Your physiotherapy at Kepler Ring is reimbursed at the local rate, which is lower than ours because, the local office says, its rooms are larger and its chairs better. The plan has not verified the claim about the chairs. Ref. CIBT-2986-083D-0		
21 Oct	Slippage fee (Kepler Ring, 7 transfers)	-2,100	82,979,170
	Reconciled by hand because the relay and the Head Office had rounded the same transfers differently. The two sets now agree, and the 300-second difference has been accepted by the auditors as a difference rather than a loss. Ref. CIBT-2986-747E-8		
28 Oct	Payroll credit: Phobos Drydock	+984,455	83,963,625
	Phobos Drydock has changed its name, its colour and its opinion of the Authority in the last decade, but its wage day has not moved from the last working day of the month. The payroll office describes this as the one thing it has never seen a reason to revisit. Ref. CIBT-2986-A753-1		
31 Oct	Interest at 4.80% APY	+404,406	84,368,031
	Interest posted 29 days late, because the posting day at Kepler Ring fell on a local holiday. The late days have been paid at the posted rate and no adjustment is needed. Ref. CIBT-2986-870A-1		

Closing balance, month by month

Highest 113,452,647 s · lowest 65,938,529 s



November 2985 October 2986

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 2986-10