CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Anouk Bracegirdle
Unit 318, Pallas Ring 10

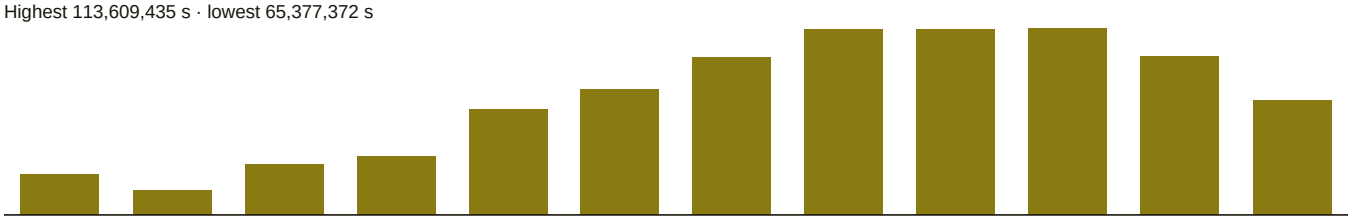
Account 8564-9804-7708
Period 1–30 November 2987
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
105,172,364 s	**+1,405,144 s**	**-14,474,421 s**	**92,103,087 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	Temporal Health Plan	-17,562	105,154,802
	The plan's cover runs on every world it lists, and Phobos was added to the list this month. The change has been made without a premium adjustment, which the plan says is what the list is for. Ref. CIBT-2987-BC03-0		
22 Nov	Slippage fee (Phobos, 1 transfers)	-300	105,154,502
	The crossings from Phobos Drydock were rounded to the nearest five seconds at the payroll office's request, so that its accounts would look tidy. They do. Your account is 50 seconds lighter for it. Ref. CIBT-2987-9C64-8		
22 Nov	Transfer to own account: Phobos	-14,197,359	90,957,143
	The sundry shown on the 22nd was for a letter that was never sent. The letter has been withdrawn from the file, and the sundry with it. Ref. CIBT-2987-C1AC-6		
23 Nov	ATM withdrawal: Phobos	-259,200	90,697,943
	The relay wanted to see your balance twice before it released 3 Standard days at Phobos, as it does for any sum above its usual size. The 33 minutes it took are the relay's to answer for, and nothing is charged for the wait. Ref. CIBT-2987-A63F-8		
24 Nov	Payroll credit: Phobos Drydock	+984,455	91,682,398
	The Phobos Drydock remittance was keyed while the vent above the Teller's head turned a quarter-turn. The cashier has asked that the sound be left off the record and the figure left on it. Ref. CIBT-2987-FA01-0		
30 Nov	Interest at 4.80% APY	+420,689	92,103,087
	Phobos Drydock asked for its share of your interest to be paid in the firm's own unit, which the Bank does not hold. The sum was converted at the posted rate on the day it arrived, and the firm has been told its unit is safe with us. Ref. CIBT-2987-DD58-3		

Closing balance, month by month

Highest 113,609,435 s · lowest 65,377,372 s



December 2986 November 2987

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 2987-11