CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Anouk Bracegirdle
Unit 116, Pallas Ring 10

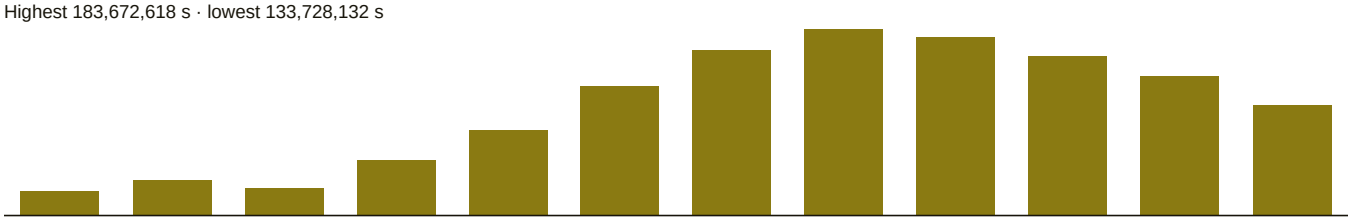
Account 8564-9804-7708
Period 1–31 October 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
169,064,327 s	**+676,257 s**	**-9,372,659 s**	**160,367,925 s**

Date	Description	Amount (s)	Balance (s)
08 Oct	ATM withdrawal: Svalbard	-172,800	168,891,527
	The machine offered 2 Standard days in whole days, and the remaining 0.944 was held as a credit, not refused. It appears on your balance and will be paid with your next withdrawal, if you ask for it. Ref. CIBT-2997-2E5F-1		
23 Oct	Temporal Health Plan	-42,017	168,849,510
	No charge is made for copying the schedule of benefits onto the back of your receipt, which is where you keep it. The schedule has been there since the first premium and has never once needed correcting, which the plan finds almost embarrassing. Ref. CIBT-2997-7CD1-8		
26 Oct	ATM withdrawal: Svalbard	-86,400	168,763,110
	The amount at Svalbard was rounded to the nearest figure the Teller could say aloud without pausing. The difference came from the Bank's own rounding reserve, which exists for this purpose and no other. Ref. CIBT-2997-7D76-1		
29 Oct	Transfer to own account: Svalbard	-9,066,642	159,696,468
	A sundry raised on the Europa station is held until the ice over the relay is judged safe to cross. The station's officers judge it by walking out on it, and the charge of 0.30 s is posted on the day they come back. Ref. CIBT-2997-6689-0		
30 Oct	Slippage fee (Svalbard, 8 transfers)	-4,800	159,691,668
	This month's line for the Svalbard relay read seconds where the relay had meant minutes. The sum is 4,800 seconds, which is the relay's own figure; the Bank has written to say it was read correctly, which the relay did not expect. Ref. CIBT-2997-788F-6		
31 Oct	Interest at 4.80% APY	+676,257	160,367,925
	Interest is rounded to the nearest second when the balance is a whole number of days, and up to the next second when it is not. The rule has applied since 2995, and no depositor has yet made it come out differently. Ref. CIBT-2997-3C44-1		

Closing balance, month by month

Highest 183,672,618 s · lowest 133,728,132 s



November 2996 October 2997

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 2997-10