CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Anouk Bracegirdle
Unit 81, Pallas Ring 10

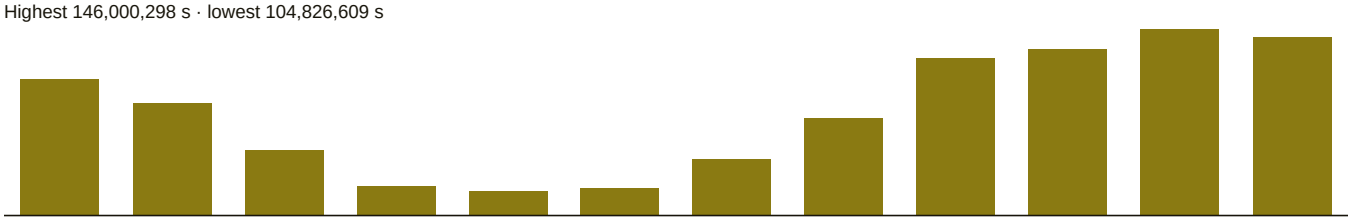
Account 8564-9804-7708
Period 1–31 October 3010
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
146,000,298 s	**+1,568,456 s**	**-3,664,428 s**	**143,904,326 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	Payroll credit: Phobos Drydock	+984,455	146,984,753
	The Phobos Drydock credit was posted to 8564-9804-7708 in error, because a gust through the loading doors. It belonged to 8564-3638-5442; the two accounts have been reconciled and the sum moved, with no change to the amount. Ref. CIBT-3010-3552-3		
04 Oct	ATM withdrawal: Phobos	-172,800	146,811,953
	Since it was installed, the machine at Phobos has paid your 2 Standard days on the first working day of each month. The custodian has come to think of it as a pension paid in arrears, and has asked whether it might be paid in advance. Ref. CIBT-3010-491C-1		
12 Oct	ATM withdrawal: Phobos	-259,200	146,552,753
	The withdrawal on the 12th has been drawn at Phobos every month for 5 years. Each month the cash comes out in the same order of notes, and the machine has learnt to expect it. Ref. CIBT-3010-0018-7		
15 Oct	Transfer to own account: Phobos	-3,208,522	143,344,231
	Phobos Drydock took its staff loan repayment from this account early, on the 15th rather than the usual day. The loan's officer has confirmed that the early debit was intended, and that the loan is now, in her words, "closer to finished than it was". Ref. CIBT-3010-4656-9		
18 Oct	Temporal Health Plan	-23,906	143,320,325
	Your premium of 23,906 came from an account at Phobos in sols. The plan has converted it at the posted rate, and has asked whether the rate might be printed in a larger hand. Ref. CIBT-3010-B24F-4		
31 Oct	Interest at 4.80% APY	+584,001	143,904,326
	The 31st payment arrived 28 days late from the paying branch, which had waited for its own confirmation from the Head Office. The interest on 584,001 was paid from the day it was due, and no one has been asked to explain the wait. Ref. CIBT-3010-43CC-3		

Closing balance, month by month

Highest 146,000,298 s · lowest 104,826,609 s



November 3009 October 3010

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 3010-10