CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Anouk Bracegirdle
Unit 235, Pallas Ring 10

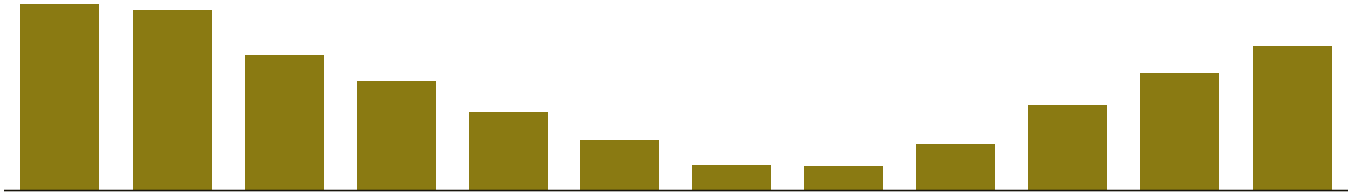
Account 8564-9804-7708
Period 1–31 October 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
116,749,288 s	**+8,462,362 s**	**-207,524 s**	**125,004,126 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	Deposit: Hall E	+7,010,910	123,760,198
	The quarterly deposit of 7,010,910 from 8564-3638-5442 came in on the 2nd, two days before the Bank's own calendar expected it. Nothing is due for the early arrival, and nothing has been asked of the sender. Ref. CIBT-3012-7681-2		
13 Oct	Temporal Health Plan	-34,724	123,725,474
	Your physiotherapy at Titan 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-3012-7608-1		
14 Oct	Payroll credit: Phobos Drydock	+984,455	124,709,929
	Phobos Drydock's pay office keeps the hour of its own bell, which rings 16 minutes before ours. Its wages therefore reach the Bank at the start of a day that, by our reckoning, has not yet begun, and the Bank has accepted them on the understanding that they are on time. Ref. CIBT-3012-A701-5		
21 Oct	ATM withdrawal: Titan	-86,400	124,623,529
	A withdrawal of One Standard day keyed at Titan on the 21st is dated the following day, since the machine keeps the concourse's day and not the branch's. Nothing is owed on the difference, and the interest runs from the day of the request. Ref. CIBT-3012-DE5D-6		
24 Oct	ATM withdrawal: Titan	-86,400	124,537,129
	Phobos Drydock takes its share of your pay through the same machine, under a power of attorney the firm holds over your wages. The clerk arrives at the machine each month with the form already signed, and the machine has learned to recognise the clerk's coat. Ref. CIBT-3012-375C-4		
31 Oct	Interest at 4.80% APY	+466,997	125,004,126
	The auditors flagged this line for a rounding that was out by one second in 19 years. The Bank traced it to the day the Pallas Ring 10 branch first opened and has, with some regret, left it where it was. Ref. CIBT-3012-0531-9		

Closing balance, month by month

Highest 138,173,073 s · lowest 87,790,236 s



November 3011 October 3012

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 3012-10