CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Anouk Bracegirdle
Unit 108, Pallas Ring 10

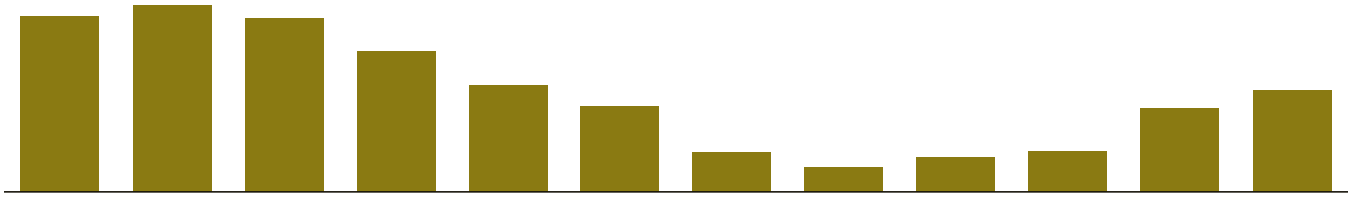
Account 8564-9804-7708
Period 1–31 October 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
99,249,663 s	**+5,607,507 s**	**-18,329 s**	**104,838,841 s**

Date	Description	Amount (s)	Balance (s)
12 Oct	Payroll credit: Phobos Drydock	+984,455	100,234,118
	Phobos Drydock moved its pay calendar in 3011 to run from the day staff are rostered rather than the day they were hired. The first credit under the new calendar came 28 days early, and the Bank has adjusted the statement without altering its own calendar. Ref. CIBT-3013-8726-4		
18 Oct	Slippage fee (Tallinn Sector, 1 transfers)	-600	100,233,518
	The Bank rounds the slippage down when the holder is owed it and up when the holder owes it. This month the rounding was in your favour, to the sum of 300 seconds, and it has been credited. Ref. CIBT-3013-6953-4		
19 Oct	Temporal Health Plan	-17,729	100,215,789
	The premium was paid by Phobos Drydock for the 29 days you spent on its transfer list, and the plan has recalculated the members' share for those days. The recalculation is attached. Ref. CIBT-3013-7107-6		
30 Oct	Deposit: Hall E	+4,226,054	104,441,843
	A second, empty envelope came in with this deposit and was left on the counter, as it is every time. The Teller has kept them all in a box marked "for later", and the box now sits in the back office, where the Bank has agreed not to charge rent on it. Ref. CIBT-3013-11EB-2		
31 Oct	Interest at 4.80% APY	+396,998	104,838,841
	A clerk at the Tallinn Sector branch wanted to be certain the period's rate had been posted correctly, and the interest waited 28 days for the answer. It had been posted correctly, and the interest was not affected by the wait. Ref. CIBT-3013-F679-5		

Closing balance, month by month

Highest 131,321,424 s · lowest 80,978,654 s



November 3012 October 3013

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 3013-10