CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Anouk Bracegirdle
Unit 112, Pallas Ring 10

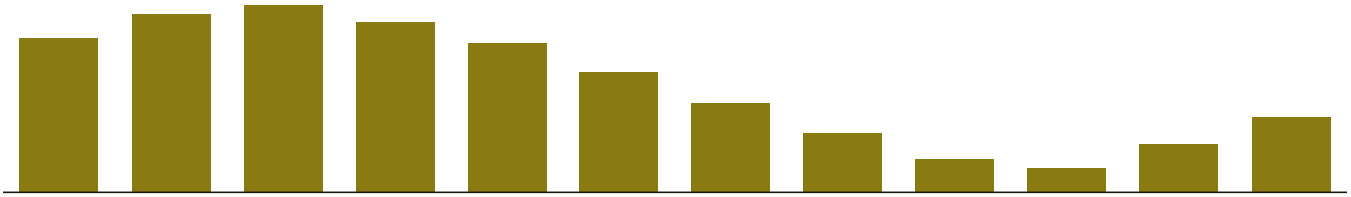
Account 8564-9804-7708
Period 1–31 October 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
81,855,304 s	**+8,235,749 s**	**-122,900 s**	**89,968,153 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	Slippage fee (Nairobi Sector, 3 transfers)	-2,700	81,852,604
	You have a habit of sending a small sum just before the relay's lunch hour. The reconciler asks that you stop, since the relay is quieter at that hour and the crossing is faster; the fee on this month's 3 crossings is 2,700 seconds regardless. Ref. CIBT-3014-5CB1-5		
02 Oct	Deposit: Hall E	+6,923,873	88,776,477
	Phobos Drydock pays a share of your deposit directly into 8564-9804-7708 on the 2nd of each month, and the Bank has never been asked to explain why. The sum appears on the line above yours, where the payroll office keeps its own ideas. Ref. CIBT-3014-E7AA-4		
07 Oct	Payroll credit: Phobos Drydock	+984,455	89,760,932
	Your wages from Phobos Drydock are rounded down each month to the whole day, and the remainder goes into a staff reserve. The reserve is kept with its flap tucked in and initialled for the year and paid out in a single sum. This year it came to 0.988 of one day, and the payroll office has asked whether you would like it in cash or added to next year's pay. Ref. CIBT-3014-3C54-3		
11 Oct	Event II restoration adjustment	-10,042	89,750,890
	An adjustment made under the Event II Rider as part of the scheduled restoration of affected balances. The Recovery Task Force will publish the reasons for this adjustment in due course. Ref. CIBT-3014-C903-3		
18 Oct	Temporal Health Plan	-23,758	89,727,132
	An officer who signed your notice of cover shares a surname with the provider who treated you, and the Teller asks us to say that they are not related. The plan has confirmed that they are not, and hopes they will be civil to each other. Ref. CIBT-3014-9377-8		
27 Oct	ATM withdrawal: Nairobi Sector	-86,400	89,640,732
	The machine at Nairobi Sector was 60 minutes slow to hand over the One Standard day. It had been waiting for the relay to confirm that the shortfall of 0.958 was not yours. It was not. It was the relay's. Ref. CIBT-3014-CE3E-6		
31 Oct	Interest at 4.80% APY	+327,421	89,968,153
	The interest is credited on the 31st, a day earlier than the posted date, because the depositor asked for it to be so and has been right about the calendar every time. Ref. CIBT-3014-FC32-8		

Closing balance, month by month

Highest 124,429,308 s · lowest 74,440,380 s



November 3013 — October 3014

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  3014-10`