CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Inglewood
Unit 119, Pallas Ring 10

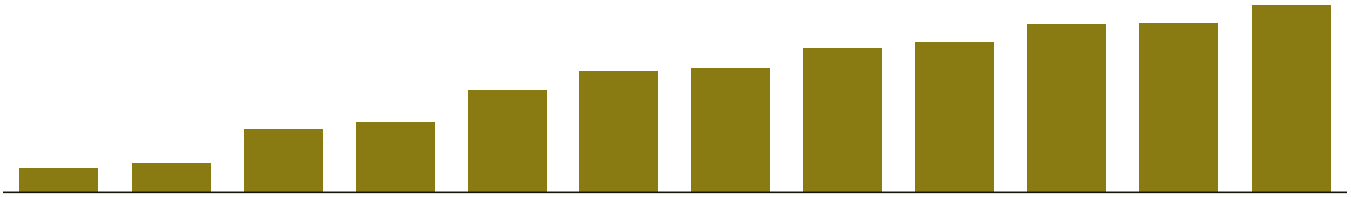
Account 8564-1116-7708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
37,861,900 s	**+1,149,514 s**	**-394,066 s**	**38,617,348 s**

Date	Description	Amount (s)	Balance (s)
05 Nov	Transfer to joint account	-114,097	37,747,803
	"The joint account is the only one in the building that is never overdrawn," the Teller says, "because neither holder will allow the other to notice." She says this with approval, and asks that it be recorded as her view. Ref. CIBT-3003-D5EF-8		
05 Nov	Deposit: Hall E	+820,526	38,568,329
	Your deposit on the 5th was shown with the wrong branch code. The amount is correct, the funds were received at Hall E, and the code has been amended to say so. Ref. CIBT-3003-0B56-9		
08 Nov	Turbulence Cover	-16,269	38,552,060
	Two claims on this policy were paid this quarter, and the premium has been reduced by 0.30 seconds to reflect the carrier's improved service. The Bank has noticed the improvement and does not expect it to last. Ref. CIBT-3003-29F1-4		
14 Nov	Payroll credit: Brymar College	+190,162	38,742,222
	Overtime from Brymar College, worked on L4 Habitat and paid in watches. Overtime is rounded to the nearest whole unit, which is why the figure is slightly below your timesheet's sum. Ref. CIBT-3003-9589-1		
21 Nov	Slippage fee (L4 Habitat, 5 transfers)	-4,500	38,737,722
	A fortnightly transfer to 8564-3426-1736 is charged its slippage at the Bank's rate for the crossing, which is lower on alternate fortnights for reasons the relay explains and the Bank does not repeat. The alternate fortnights are the ones you do not check, and the relay has noticed. Ref. CIBT-3003-0346-3		
25 Nov	ATM withdrawal: L4 Habitat	-86,400	38,651,322
	The machine at L4 Habitat stands out of doors under a glass hood and pays only when the light is above the ridge. Your withdrawal was made 29 Standard days after the request, on the first morning the ridge allowed it. Ref. CIBT-3003-9E96-5		
27 Nov	ATM withdrawal: L4 Habitat	-172,800	38,478,522
	No fee is charged on the withdrawal shown for the 27th. The schedule allows one free cash-time withdrawal in each Standard week, and this was the one. Ref. CIBT-3003-5B29-4		
30 Nov	Interest at 4.40% APY	+138,826	38,617,348
	Note for the auditors: interest on this account was calculated to the tenth of a second for the first period and to the whole second thereafter. The two methods agree on the total to within 5 seconds, which the auditors have accepted as the price of changing method. Ref. CIBT-3003-7CD6-2		

Closing balance, month by month

Highest 38,617,348 s · lowest 31,594,524 s



December 3002 November 3003

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 1116-7708 3003-11