CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Esme Szabo
Unit 51, Pallas Ring 10

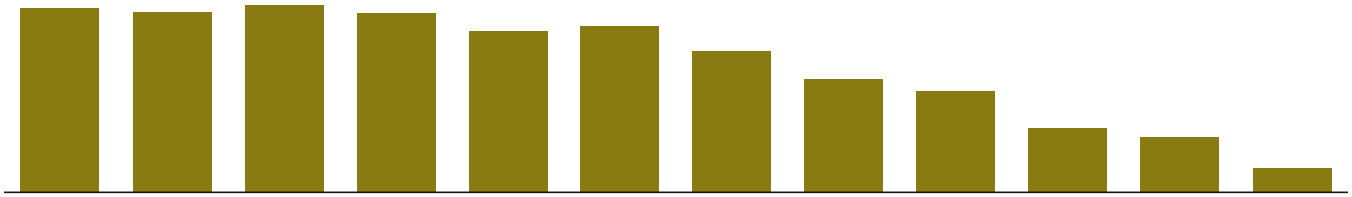
Account 8564-1128-5708
Period 1–31 August 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
459,225,654 s	**+10,192,745 s**	**-58,976,188 s**	**410,442,211 s**

Date	Description	Amount (s)	Balance (s)
06 Aug	Payroll credit: Phobos Drydock	+6,009,510	465,235,164
	The Phobos Drydock wage for 30 days of night duty was paid at the night rate, which the Bank had to look up on a card kept in the employer's own desk. The card was found, and the rate on it matched the remitter's advice. Ref. CIBT-3003-7FE1-1		
08 Aug	Mech Veterans' Time Pension	+2,346,333	467,581,497
	The employer's top-up and the Bank's payment were both checked against the discharge file before either left. The file contained one error, which was the employer's, and the employer has corrected it in writing. Ref. CIBT-3003-38C0-0		
10 Aug	Transfer to own account: Kepler Ring	-55,164,840	412,416,657
	The conversion to turns was made to four places and rounded to two, which is the rule for sundries between worlds. The rounding came to 0.941 in your favour. Ref. CIBT-3003-C9E2-1		
13 Aug	Temporal Health Plan	-28,642	412,388,015
	A consultation at Kepler Ring was paid in full, together with a lodging allowance for the same visit. The plan has no line for the second payment and takes the view that it is none of its business. Ref. CIBT-3003-749A-7		
14 Aug	Slippage fee (Kepler Ring, 7 transfers)	-4,200	412,383,815
	Asked whether the 7 crossings could be made any cheaper, the officer said yes, if there were fewer of them, and that she would record the suggestion under a heading she has not yet chosen. Ref. CIBT-3003-1A17-6		
19 Aug	ATM withdrawal: Kepler Ring	-172,800	412,211,015
	The machine offered 2 Standard days in whole turns, and the remaining 0.983 was held as a credit, not refused. It appears on your balance and will be paid with your next withdrawal, if you ask for it. Ref. CIBT-3003-336F-4		
24 Aug	Transfer to joint account	-3,605,706	408,605,309
	You and Xan Northcott send each other a card on the day the joint account was opened, in the form the Bank requires, with an amount written on the back that the Bank does not record. The cards are kept with the mandate. Ref. CIBT-3003-6F63-7		
31 Aug	Interest at 4.80% APY	+1,836,902	410,442,211
	The monthly administration charge was waived for this period, because the account was opened on a Sunday and the schedule has no charge for Sundays. Ref. CIBT-3003-F6FD-0		

Closing balance, month by month

Highest 670,874,852 s · lowest 410,442,211 s



September 3002 August 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  1128-5708  3003-08`