CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Esme Szabo
Unit 338, Pallas Ring 10

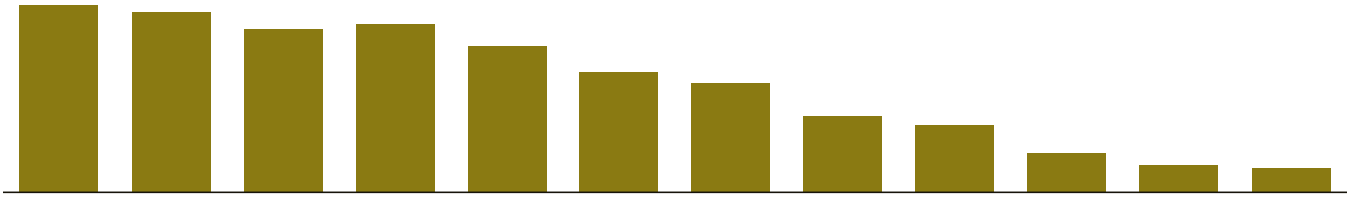
Account 8564-1128-5708
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
387,778,331 s	**+9,917,372 s**	**-14,381,384 s**	**383,314,319 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	Slippage fee (Montréal Sector, 2 transfers)	-1,800	387,776,531
	The relay at Montréal Sector had a fault in its queue, so your 2 crossings left out of order and arrived in the order sent. They are charged in the order received, which is the one rule the Bank and the relay have ever agreed on. Ref. CIBT-3003-9BE9-7		
02 Oct	Temporal Health Plan	-15,547	387,760,984
	You have never queried a premium, though the plan's letter invites a query every year and is amended every year to say that you are not expected to send one. Ref. CIBT-3003-6D5B-9		
04 Oct	Transfer to joint account	-3,605,706	384,155,278
	The 8564-9719-9625 half of the joint account is held at Montréal Sector, where the local office pays its share on the eve of the due date and the Bank pays its own on the day. The holders say the arrangement suits them, since the late payment is always the same holder's. Ref. CIBT-3003-8BCF-7		
20 Oct	Payroll credit: Phobos Drydock	+6,009,510	390,164,788
	The credit from Phobos Drydock was rounded to the nearest five seconds rather than the nearest second, because its payroll office has always paid in fives and has never seen a reason to stop. The difference of 16 seconds is shown on the line below. Ref. CIBT-3003-0E77-5		
22 Oct	Mech Veterans' Time Pension	+2,356,749	392,521,537
	The month printed on this pension was the month of your enlistment. It was the month of your discharge. The entry has been corrected, the pension for the period stands as paid, and the office asks that you not be surprised by the change. Ref. CIBT-3003-B844-4		
26 Oct	Transfer to own account: Montréal Sector	-10,758,331	381,763,206
	Entries from Montréal Sector reach the Head Office on a relay that brings them a day late and in a different order. The Bank has asked that the order be left alone, since it was correct on the day each entry was made. Ref. CIBT-3003-7932-1		
31 Oct	Interest at 4.80% APY	+1,551,113	383,314,319
	Interest is posted on the 31st of every month for the period before it. The posting has never fallen on another day, though several officers have asked for trying one. Ref. CIBT-3003-9CC2-9		

Closing balance, month by month

Highest 670,874,852 s · lowest 383,314,319 s



November 3002 — October 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  3003-10`