CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Rhea Wetherby
Unit 38, Pallas Ring 10

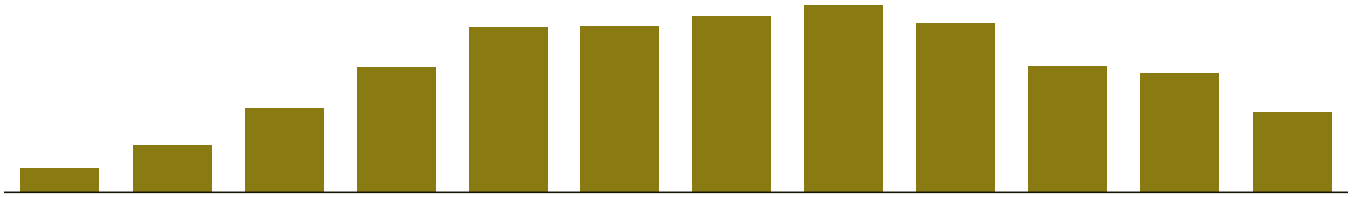
Account 8564-1407-6708
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
476,366,826 s	**+5,601,869 s**	**-64,549,354 s**	**417,419,341 s**

Date	Description	Amount (s)	Balance (s)
11 Oct	Transfer to own account: Ganymede	-64,162,173	412,204,653
	Sundry charge on the transfer to Ganymede, worked out at 0.942 of a second and rounded down to the whole second. The Bank rounds every sundry the same way, whoever asked for it, and the rounding is not a fee. Ref. CIBT-3003-674D-7		
15 Oct	Temporal Health Plan	-37,981	412,166,672
	Premiums are rounded down to the second under clause 4.2 of the plan. The 37,981 on this statement was rounded accordingly, and the fraction left over has gone to the plan's reserve, where no one is charged for it. Ref. CIBT-3003-8CC0-6		
20 Oct	Memory Vault: box 42-316, quarter	-259,200	411,907,472
	The Teller was asked whether the rent on box 42-316 was still worth paying. She said the question was not hers, but that she would pay it herself, in full, and then sit down. Ref. CIBT-3003-D1C5-5		
23 Oct	Payroll credit: the Lunar Freight Co-operative	+4,172,769	416,080,241
	Your wage from the Lunar Freight Co-operative was rounded down to the whole second, and the fraction left over has been added to the next credit, where it earns interest at the posted rate like everything else. The Bank owes you nothing further on it. Ref. CIBT-3003-DD1B-9		
24 Oct	ATM withdrawal: Ganymede	-86,400	415,993,841
	The withdrawal shown on the 24th was keyed against a neighbouring account, 8564-1407-6708. It has been moved to yours, and the branch has written to the other holder to say so. Ref. CIBT-3003-A7F4-0		
24 Oct	Slippage fee (Ganymede, 4 transfers)	-3,600	415,990,241
	You have never, in 4 years of crossings, asked for the fee to be explained, and the officer explains it anyway, in case the explanation is being wasted on the wall. Ref. CIBT-3003-2578-2		
31 Oct	Interest at 3.60% APY	+1,429,100	417,419,341
	Interest was worked on the daily balance, not the monthly one, which favours the depositor in any month with a large deposit early in it. This month had one, on the 31st, and the statement shows it earning from that day and no other. Ref. CIBT-3003-E037-1		

Closing balance, month by month

Highest 578,916,979 s · lowest 333,717,144 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  1407-6708  3003-10`