CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Cleo Achterberg
Unit 117, Pallas Ring 10

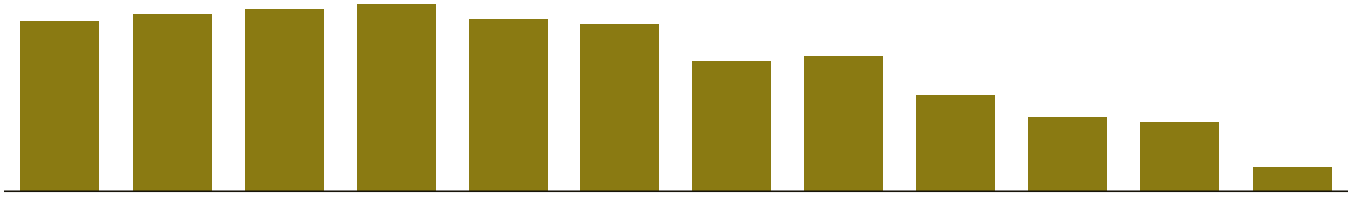
Account 8564-1525-0708
Period 1–31 October 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
43,383,808 s	**+564,435 s**	**-6,639,182 s**	**37,309,061 s**

Date	Description	Amount (s)	Balance (s)
07 Oct	Slippage fee (London Sector, 7 transfers)	-4,200	43,379,608
	The internal audit recalculated the slippage on this account for 2996 and arrived at the same fee, to the second, by a route it describes as tedious. It has asked that the route be kept on file. Ref. CIBT-3000-FC61-5		
16 Oct	Temporal Health Plan	-28,774	43,350,834
	Your premium of 28,774 arrived on the 16th, exactly the sum due and nothing over. The plan's officer notes that few members keep this habit, and that it makes the monthly reconciliation pleasant. Ref. CIBT-3000-B096-0		
19 Oct	Payroll credit: Harbourfront Shipping	+434,284	43,785,118
	Overtime from Harbourfront Shipping for 9 hours is paid at the rate in force on the day it was worked, which the payroll office has asked us to state in full. The rate is the same as before. Ref. CIBT-3000-0EEE-0		
29 Oct	Transfer to own account: London Sector	-6,606,208	37,178,910
	The annual fee for reviewing your safe-deposit terms, charged on the 29th each year. The review found the terms unchanged, which is the usual result and the one the Bank hopes for. Ref. CIBT-3000-4D8B-7		
31 Oct	Interest at 3.60% APY	+130,151	37,309,061
	Interest is rounded at the close of each day rather than each second, which spares depositors a great many small figures. The effect on your balance this month was 58 seconds in your favour, and no one has complained. Ref. CIBT-3000-55BB-3		

Closing balance, month by month

Highest 59,405,885 s · lowest 37,309,061 s



November 2999 October 3000

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 1525-0708 3000-10