CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Cleo Achterberg
Unit 262, Pallas Ring 10

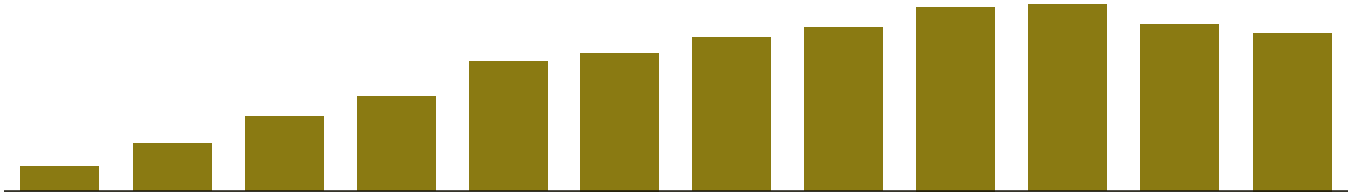
Account 8564-1525-0708
Period 1–31 October 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
84,268,648 s	**+687,089 s**	**-1,695,489 s**	**83,260,248 s**

Date	Description	Amount (s)	Balance (s)
09 Oct	Temporal Health Plan	-29,943	84,238,705
	A consultation on your last statement appeared with two dates, one for the booking and one for the visit. The visit date is correct, and the booking date has been removed. Ref. CIBT-3012-973A-6		
28 Oct	Payroll credit: Harbourfront Shipping	+434,284	84,672,989
	Your charge for an early credit from Harbourfront Shipping was dropped at the counter. The money had arrived before the period it paid for, and the Bank holds that a wage which comes early should not be fined for its enthusiasm. Ref. CIBT-3012-FACF-0		
29 Oct	Transfer to own account: Luna	-1,663,746	83,009,243
	"I wrote 'as discussed' in the reason box," the holder says, "and the officer agreed that was a reason." The Bank has accepted the phrase, which is now on file for the purpose. Ref. CIBT-3012-1FEE-5		
30 Oct	Slippage fee (Luna, 2 transfers)	-1,800	83,007,443
	Slippage here runs 1,200 seconds below the branch average. The auditors checked it against the relay's log, the Head Office's and the branch's own estimate, and found all three in agreement. They have asked that the agreement be kept and not examined. Ref. CIBT-3012-E2D7-0		
31 Oct	Interest at 3.60% APY	+252,805	83,260,248
	The month's interest is shown as one line by mistake. It was earned in two parts, one at the old rate and one at the new, and the statement now shows both lines and their dates. Ref. CIBT-3012-A6D8-1		

Closing balance, month by month

Highest 86,549,752 s · lowest 67,845,445 s



November 3011 October 3012

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 3012-10