CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dagny Ostrander
Unit 107, Pallas Ring 10

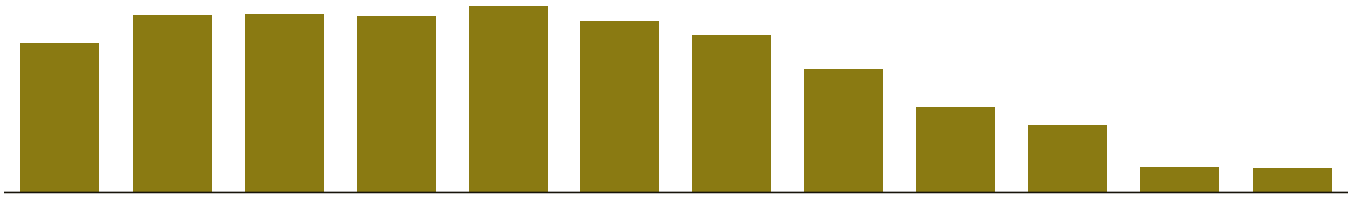
Account 8564-1663-2698
Period 1–30 November 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
308,205,420 s	**+3,162,748 s**	**-3,622,622 s**	**307,745,546 s**

Date	Description	Amount (s)	Balance (s)
07 Nov	ATM withdrawal: Svalbard	-172,800	308,032,620
	The 2 Standard days withdrawal at Svalbard was refused on the 7th, because the balance had not yet crossed to the local branch, and was accepted at the second attempt. The refusal has been removed from the statement, and no fee was taken for it, since the fault was the balance's and not yours. Ref. CIBT-3000-197E-5		
08 Nov	Transfer to own account: Svalbard	-3,449,522	304,583,098
	The Mars desk reckoned this sundry in sols, not Standard days, and asked for the difference to be carried in the local reckoning. The Bank carried it. The difference is 0.953, which is enough for a sol and of no help at all to a Standard day. Ref. CIBT-3000-9EBD-5		
24 Nov	Slippage fee (Svalbard, 1 transfers)	-300	304,582,798
	The Teller's advice was to send transfers in the morning, when the clocks are closest. She has not yet seen you take it, and says that is your business and the relay's. Ref. CIBT-3000-B678-6		
28 Nov	Payroll credit: Ganymede Heights Infirmary	+2,058,346	306,641,144
	The Mars office of Ganymede Heights Infirmary sends its wage on the morning of the Mars day, so the figure is calculated before the work it pays for is finished. The Bank has entered it under a heading marked forecast, and the forecast has so far been right. Ref. CIBT-3000-D3B6-4		
30 Nov	Interest at 4.30% APY	+1,104,402	307,745,546
	Interest on the Ceres half is posted on the Ceres day, which the branch keeps in the old way and would not change for the Bank. The posting is therefore a day out of step with Head Office for most of the quarter, and is always right by its end. Ref. CIBT-3000-A246-6		

Closing balance, month by month

Highest 392,005,225 s · lowest 307,745,546 s



December 2999 November 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 1663-2698 3000-11