CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dagny Ostrander
Unit 187, Pallas Ring 10

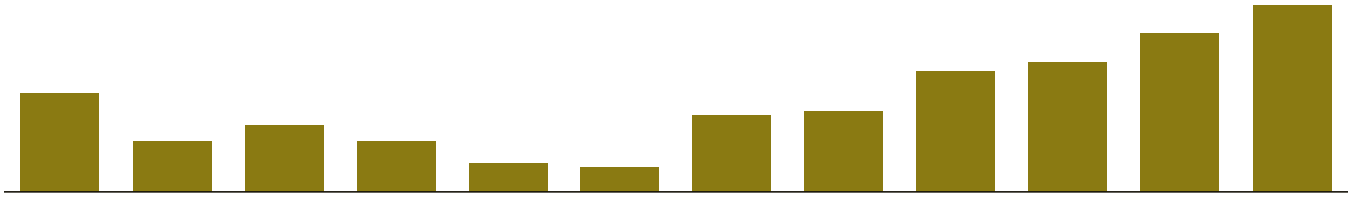
Account 8564-1663-2698
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
279,324,569 s	**+12,332,628 s**	**-432,000 s**	**291,225,197 s**

Date	Description	Amount (s)	Balance (s)
05 Oct	Deposit: Hall E	+9,273,369	288,597,938
	The Lagrange-4 window sits on the slow side of a rotating ring, so an envelope left on the counter in the morning is a little heavier by evening, with the ring's dust on the flap. The counter brushes it off before the count, and the dust is not charged. Ref. CIBT-3003-49CB-0		
07 Oct	Payroll credit: Ganymede Heights Infirmary	+2,058,346	290,656,284
	The wages from Ganymede Heights Infirmary include the allowance for the long shift at Io. It is paid in cycles, and the employer has asked that it appear on its own line, so that the staff who earn it can find it without asking. Ref. CIBT-3003-65F6-9		
12 Oct	ATM withdrawal: Io	-172,800	290,483,484
	The local office at Io dates its withdrawals by its own sun, so the 12th on your receipt is a day earlier here. Interest runs from the earlier date, which the local office considers the more polite of the two. Ref. CIBT-3003-BFA5-2		
16 Oct	ATM withdrawal: Io	-259,200	290,224,284
	Cash taken at Io is counted in cycles on that world's clock and converted to our seconds at the day's rate. The difference, 0.30 s, is printed beneath the line for your records and is not a fee. Ref. CIBT-3003-9ED2-2		
31 Oct	Interest at 4.30% APY	+1,000,913	291,225,197
	For the auditors: interest on this account is accrued second by second and rounded only at the close of the day. Rounding was applied on 31 days this month. The errors net to 0.978 seconds, which is recorded and owed to no one. Ref. CIBT-3003-C94D-2		

Closing balance, month by month

Highest 291,225,197 s · lowest 223,693,435 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 1663-2698 3003-10