CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Teodor Oyelaran-Hightower
Unit 195, Pallas Ring 10

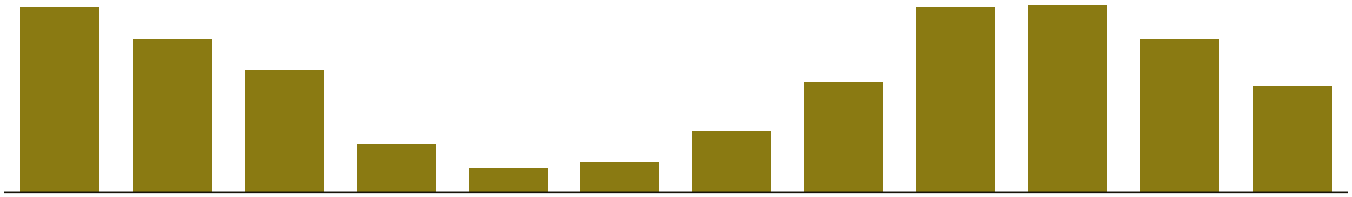
Account 8564-1663-4090
Period 1–31 May 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
17,181,682 s	**+148,654 s**	**-1,376,755 s**	**15,953,581 s**

Date	Description	Amount (s)	Balance (s)
07 May	Payroll credit: Brymar College	+92,814	17,274,496
	For Brymar College, rounding is done to the nearest whole hour of the employer's own shift, so a shift of 35 hours and a fraction is paid as 35 hours. The fraction is forgiven, which the employer calls rounding and the Bank calls the shift. Ref. CIBT-3003-8953-5		
16 May	ATM withdrawal: Bronx Sector	-86,400	17,188,096
	A standing instruction draws One Standard day from your account at Bronx Sector on the 16th of each month, to be paid out in cash on the day. The instruction was given in 3002 and has not been revised, which the Bank regards as sound. Ref. CIBT-3003-BBD7-3		
21 May	Transfer to own account: Bronx Sector	-1,147,967	16,040,129
	The charge for an extra signature on your mandate was posted as a sundry. It has been moved to the mandate column, where it is still a charge, but at least a charge that knows what it is for. Ref. CIBT-3003-B931-1		
24 May	Transfer to joint account	-55,688	15,984,441
	One of you asks at the counter, each month, whether the other has been told. The officer says yes, the other says that is what the first one said, and the transfer to 8564-4180-4346 goes out as arranged. Ref. CIBT-3003-28A7-4		
27 May	ATM withdrawal: Bronx Sector	-86,400	15,898,041
	The monthly withdrawal at Bronx Sector for 86,400, taken on the 27th as instructed. Your signature on the machine's record is the same each time; the custodian has compared the first with the latest and found no difference in the hand, only in the ink. Ref. CIBT-3003-3BC6-6		
30 May	Slippage fee (Bronx Sector, 1 transfers)	-300	15,897,741
	The crossing was entered 29 days late, because the relay's clock had been running on the far station's day for the whole week. The clock has been put back to ours, and the fee is charged on the day you sent the transfer, not the day the relay believed it was. Ref. CIBT-3003-6AB0-1		
31 May	Interest at 3.90% APY	+55,840	15,953,581
	Interest is paid every month into a savings line at 8564-4180-4346 by standing instruction, so the month's figure leaves the account before the depositor has finished reading it. The savings line keeps it for a rainy day, and the rainy day has not yet been named. Ref. CIBT-3003-75A2-1		

Closing balance, month by month

Highest 18,075,511 s · lowest 13,778,463 s



June 3002 May 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 1663-4090 3003-05