CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Larkspur
Unit 231, Pallas Ring 10

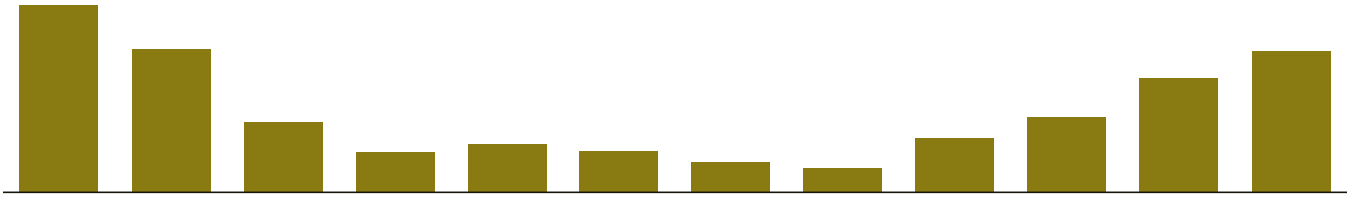
Account 8564-1663-8778
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
107,665,544 s	**+5,311,245 s**	**-883,322 s**	**112,093,467 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Transfer to joint account	-602,807	107,062,737
	The handling fee of 0.30 s on the joint transfer is charged once a year, rounded to the nearest whole second, and paid out of the holders' shared interest. The shared interest has covered it every year. Ref. CIBT-3003-146E-2		
05 Nov	Slippage fee (Kepler Ring, 7 transfers)	-6,300	107,056,437
	Your fee was calculated on the day the crossing ended rather than the day it began, which on this route is 30 Standard days later. The officer says this is correct, and that the relay would not agree to any other arrangement. Ref. CIBT-3003-8599-1		
10 Nov	Deposit: Hall E	+4,001,515	111,057,952
	Auditors: the cash deposit of 4,001,515 was keyed twice at the counter, once before lunch and once after, and the second entry was cancelled against the first. Both slips have been kept, as the rule requires, and the cancellation is initialled by the officer who made it. Ref. CIBT-3003-A789-1		
13 Nov	Payroll credit: Ganymede Heights Infirmary	+1,004,678	112,062,630
	The Ganymede Heights Infirmary credit on the 13th was keyed with its seconds in the wrong column, so the statement read 1,004,678 where the advice had given a smaller sum. Nothing was paid twice. The entry has been corrected, and the advice returned to the office. Ref. CIBT-3003-A028-7		
13 Nov	ATM withdrawal: Kepler Ring	-86,400	111,976,230
	On the first Standard day of each month the machine at Kepler Ring pays One Standard day against an instruction given in 2998. It is paid on the same stroke of the concourse clock each time, and the clock has never been asked to hurry. Ref. CIBT-3003-5501-1		
14 Nov	Temporal Health Plan	-15,015	111,961,215
	Claims are rounded to the nearest whole turn of the provider's day. On this one the provider's day ran 0.980 short, and the reimbursement ran short by the same amount, so the two agree and neither side has been asked to make it up. Ref. CIBT-3003-5107-3		
22 Nov	ATM withdrawal: Kepler Ring	-172,800	111,788,415
	Each withdrawal is rounded up to the next full second of cash-time for the machine's charge, so 0.960 of a second on a draw of 2 Standard days costs as much as the whole second. The machine has been reprogrammed twice to stop doing this, and has twice resumed. Ref. CIBT-3003-D165-2		
30 Nov	Interest at 3.40% APY	+305,052	112,093,467
	On the 30th the rate at Kepler Ring was confirmed only after the local office had closed its own year, which it does in a different season, so the interest was posted 28 days late. The rate was 3.40% APY on the day the interest was earned, as the posted table shows. Ref. CIBT-3003-7BE8-4		

Closing balance, month by month

Highest 119,821,704 s · lowest 92,483,664 s



December 3002 — November 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  1663-8778  3003-11`