CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Yardley
Unit 306, Pallas Ring 10

Account 8564-2139-6933
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

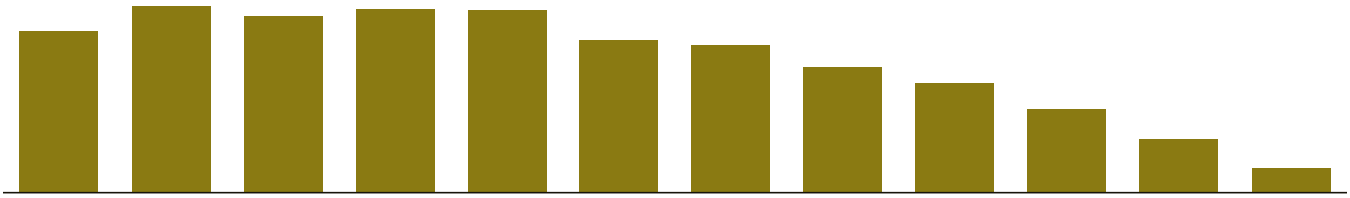
Opening balance	Credits	Debits	Closing balance
53,780,972 s	**+558,937 s**	**-2,772,918 s**	**51,566,991 s**

Date	Description	Amount (s)	Balance (s)
03 Oct	Payroll credit: Interworld Post	+352,777	54,133,749
	You ask for the timesheet to be read back to you before anything is entered, and the clerk reads it back every time, and the two of you agree on the arithmetic, which is the clerk's. Ref. CIBT-3003-3397-2		
04 Oct	ATM withdrawal: Callisto	-86,400	54,047,349
	At Callisto the machine's day begins when the station's ring has turned, which is some way after ours. The withdrawal made on the 4th therefore posted on the day before it was made, and the Bank has allowed the difference. Ref. CIBT-3003-E985-3		
07 Oct	Transfer to joint account	-211,666	53,835,683
	Uma Drummond keeps the other half of this account at Callisto, so the transfer arrives here in cycles, converted at the rate posted that morning. Both holders have asked that the local day be credited first, and it has been. Ref. CIBT-3003-FB53-8		
07 Oct	Transfer to own account: Callisto	-2,115,027	51,720,656
	Sundry charge for a second printing of this statement, which you asked for after the first had been read. The copy is 0.30 seconds dearer than the first, which the printing office attributes to the extra attention it was given. Ref. CIBT-3003-F6CA-4		
09 Oct	Slippage fee (Callisto, 4 transfers)	-2,400	51,718,256
	Your transfers reached Callisto 29 days after they left, because the relay there had gone into a meeting about its clock and left the clock on the table. The meeting ended, the clock was found where it had been put, and the transfers were released with no fee for the table. Ref. CIBT-3003-7456-2		
14 Oct	Memory Vault: box 98-300, quarter	-259,200	51,459,056
	Box 98-300 is inspected once a quarter, and the inspection is paid for in the rental and not billed separately. The custodians describe this arrangement as tidy, and have asked whether you would prefer it to stay that way. Ref. CIBT-3003-EB05-4		
14 Oct	Turbulence Cover	-11,825	51,447,231
	The underwriter has asked whether the cover includes delays caused by other passengers. The Teller has answered that it does not, and has added that no policy could reasonably be expected to. Ref. CIBT-3003-4DAB-9		
17 Oct	ATM withdrawal: Callisto	-86,400	51,360,831
	A bird had built in the cash slot at Callisto, and the withdrawal of One Standard day waited 31 days until a custodian moved the nest. The nest was returned to the bird, and the cash was counted without difficulty. Ref. CIBT-3003-F319-5		
31 Oct	Interest at 4.60% APY	+206,160	51,566,991

Date	Description	Amount (s)	Balance (s)
	The auditors asked why the interest for the 31st is one second higher than the sum of the daily figures. The answer is the leap second the Clock Standards Board added in 3002, which the daily figures did not carry. Ref. CIBT-3003-D262-0		

Closing balance, month by month

Highest 63,789,992 s · lowest 51,566,991 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  2139-6933  3003-10`