CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Szabo
Unit 379, Pallas Ring 10

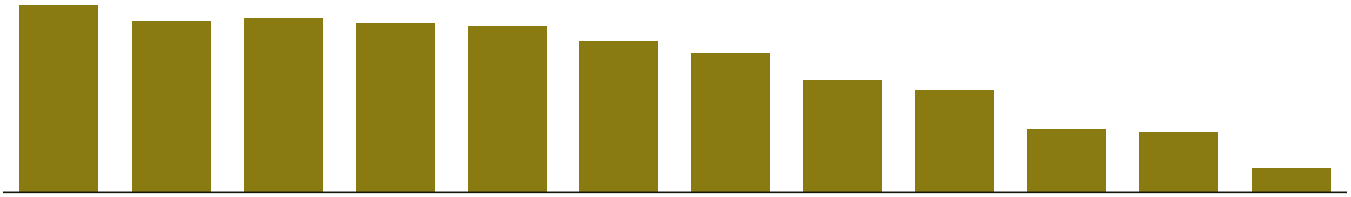
Account 8564-2139-8921
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
557,915,588 s	**+5,587,731 s**	**-48,924,743 s**	**514,578,576 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	ATM withdrawal: Luna	-86,400	557,829,188
	The 2nd withdrawal at Luna is the one you set up as a recurring instruction. The machine asks you to confirm it each time, which you do, and the sum has not varied by a single day in all that time. Ref. CIBT-3003-5472-8		
04 Nov	Mech Veterans' Time Pension	+1,145,415	558,974,603
	The dockyard at the Ceres Ring Assay Office employed you for 5 years before the mechanised divisions did, and the first sum of your pension is calculated on the wage you were paid there. The Pensions Office has the wage on file and does not intend to revise it. Ref. CIBT-3003-039A-9		
07 Nov	ATM withdrawal: Luna	-259,200	558,715,403
	No fee is charged on this withdrawal. The machine asked whether you wished to continue, and you said yes. The Bank regards a withdrawal confirmed by the customer as one the customer intended. Ref. CIBT-3003-9A72-5		
08 Nov	Transfer to own account: Luna	-48,546,535	510,168,868
	Held 29 days at Hall E because the sundry form was filed in the wrong quarter's tray and not found until the tray was next emptied. The interest runs from the date the form was raised, which is the date on it. Ref. CIBT-3003-3EEB-3		
10 Nov	Temporal Health Plan	-30,208	510,138,660
	The Ceres Ring Assay Office changed its health scheme on the 10th, and your cover moved across with it. Nothing on this statement has changed except the name of the plan, which the scheme's administrator asks us to call a reorganisation rather than a loss. Ref. CIBT-3003-D62B-6		
24 Nov	Slippage fee (Luna, 4 transfers)	-2,400	510,136,260
	The slippage on your monthly pension transfer to 8564-2761-5351 is calculated again from the start each month, although the route is the same 4 crossings it has been since 3000 and has not moved. Ref. CIBT-3003-A95F-3		
27 Nov	Payroll credit: the Ceres Ring Assay Office	+2,396,626	512,532,886
	The Ceres Ring Assay Office moved its pay calendar in 3000 to run from the day staff are rostered rather than the day they were hired. The first credit under the new calendar came 28 days early, and the Bank has adjusted the statement without altering its own calendar. Ref. CIBT-3003-E3D2-6		
30 Nov	Interest at 4.40% APY	+2,045,690	514,578,576
	The Teller reads the interest out before the balance, the balance before the interest, and then both together, which the Teller says is the order the account was opened in. The register does not say so, but nobody has checked. Ref. CIBT-3003-3802-3		

Closing balance, month by month

Highest 708,822,653 s · lowest 514,578,576 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  2139-8921  3003-11`