CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Jory Northcott
Unit 358, Pallas Ring 10

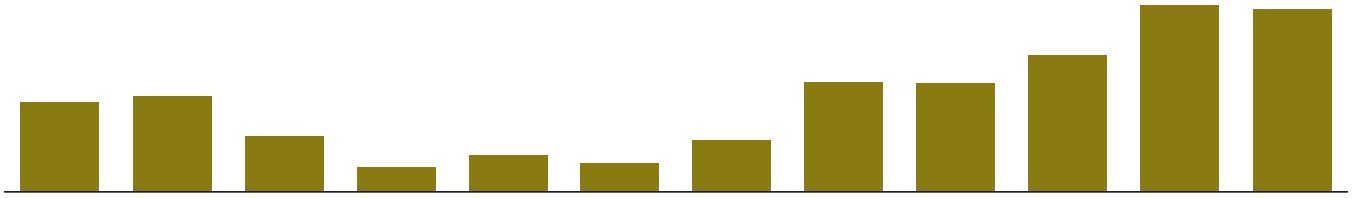
Account 8564-2165-7607
Period 1–31 May 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
34,921,717 s	**+354,029 s**	**-473,751 s**	**34,801,995 s**

Date	Description	Amount (s)	Balance (s)
04 May	Transfer to joint account	-144,320	34,777,397
	The joint account's balance at the close of the 4th was carried forward to the second. The auditors remarked that they had seen it done without a pause, which they found more reassuring than the sum. Ref. CIBT-3003-79E5-2		
07 May	Slippage fee (Phobos, 3 transfers)	-1,800	34,775,597
	A crossing dated 7th appears on this statement with no transfer behind it. It was not sent by you and does not appear on the relay's log, and it has been charged 1,800 s, which is the only fee on the account that nobody has disputed. Ref. CIBT-3003-C3F5-9		
11 May	Payroll credit: St. Catherine Bakeries	+240,534	35,016,131
	The employer's commission is taken before the wage is paid and rounded down to the nearest five seconds, as its payroll office has always done. The saving of 2,100 seconds this month is credited to you, and the employer does not know it is doing this. Ref. CIBT-3003-412A-4		
15 May	Transfer to own account: Phobos	-327,631	34,688,500
	The credit from Hollis Marchetti was held 29 days at the Phobos office while the sender's clerk confirmed that the reference had been copied as it appeared on the form. It had, and the sum has been posted in full. Ref. CIBT-3003-8A0F-7		
31 May	Interest at 3.90% APY	+113,495	34,801,995
	Interest on the joint balance, credited to the holder named first on the account. The second holder has asked that it be split; the request is noted for after the year's close. Ref. CIBT-3003-1DB5-4		

Closing balance, month by month

Highest 34,921,717 s · lowest 29,909,840 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 2165-7607 3003-05