CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Jory Northcott
Unit 99, Pallas Ring 10

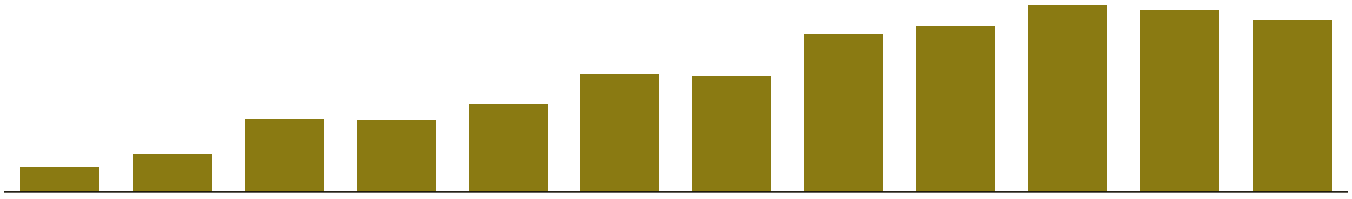
Account 8564-2165-7607
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
38,298,897 s	**+365,005 s**	**-916,242 s**	**37,747,660 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	Transfer to own account: New Orleans Sector	-764,722	37,534,175
	The transfer shown as "for services" was described in error. It was a payment for a service not yet performed, and the Bank has recorded it as a loan. The loan appears on your next statement with its terms. Ref. CIBT-3003-9027-8		
07 Oct	Slippage fee (New Orleans Sector, 8 transfers)	-7,200	37,526,975
	Asked why this crossing cost more than the last, the officer said the seconds had further to go, and that she could not do more for them. The fee has been confirmed twice over, and the officer has nothing to add to the answer she gave. Ref. CIBT-3003-5B60-9		
16 Oct	Payroll credit: St. Catherine Bakeries	+240,534	37,767,509
	The wage from St. Catherine Bakeries arrives on the 16th of each month and has done since 3000, in the same sum to the second. An officer at Hall E once suggested the employer post it a day early, and the employer declined on the grounds that it would then be early. Ref. CIBT-3003-ECD9-9		
23 Oct	Transfer to joint account	-144,320	37,623,189
	The transfer from St. Catherine Bakeries should have reached the joint account on the 23rd, but its office kept a clock two hours behind ours, and the funds were dated the following day. Both holders have been told the arithmetic. Ref. CIBT-3003-3832-6		
31 Oct	Interest at 3.90% APY	+124,471	37,747,660
	Asked to read the interest aloud, the Teller does so, and then remarks that the figure is the one she would have written herself, had she been permitted to write it. Ref. CIBT-3003-1FAB-8		

Closing balance, month by month

Highest 38,569,994 s · lowest 30,032,368 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 2165-7607 3003-10