CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bram Fennimore
Unit 6, Pallas Ring 10

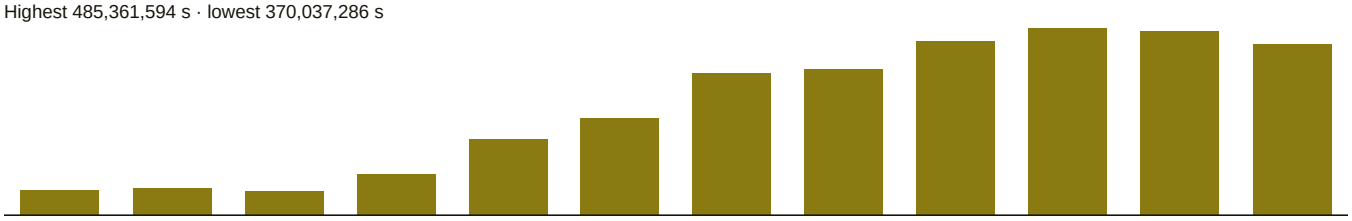
Account 8564-2827-6708
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
483,550,098 s	**+3,893,393 s**	**-13,415,510 s**	**474,027,981 s**

Date	Description	Amount (s)	Balance (s)
09 Oct	Payroll credit: Kepler Ring Hydroponics	+1,959,193	485,509,291
	Paid at Phobos, where the employer's office keeps its own sol and pays out at the first light of it. The wage reached Hall E on the 9th, as the employer intended, and was converted at the rate posted that morning. Ref. CIBT-3003-2847-1		
10 Oct	Slippage fee (Phobos, 2 transfers)	-1,200	485,508,091
	The 2 transfers were held 29 Standard days at the relay while the far office confirmed that it had not already sent them. It had, the day before, and they were released on that understanding. Ref. CIBT-3003-C46A-6		
21 Oct	Transfer to own account: Phobos	-13,414,310	472,093,781
	The refund of 13,414,310 was posted to the wrong sundry line and has been moved to the refund line, where anyone who looks can find it. Ref. CIBT-3003-5E44-4		
31 Oct	Interest at 4.80% APY	+1,934,200	474,027,981
	The fee on the interest has been waived, the interest on this account having exceeded the fee for the first time since it was opened. The Bank takes the view that a charge should not be larger than the thing it is charged on. Ref. CIBT-3003-49CF-4		

Closing balance, month by month

Highest 485,361,594 s · lowest 370,037,286 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 2827-6708 3003-10