CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Ada Szabo-Kowalczyk
Unit 284, Pallas Ring 10

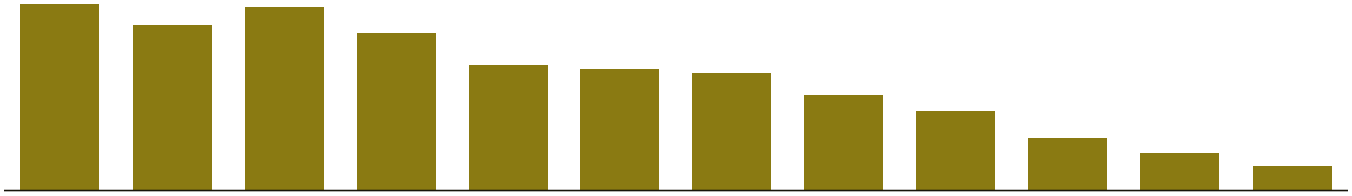
Account 8564-3155-7607
Period 1–30 September 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,235,800,212 s	+12,484,534 s	-36,743,860 s	1,211,540,886 s

Date	Description	Amount (s)	Balance (s)
13 Sep	Slippage fee (Lagos Sector, 2 transfers)	-1,200	1,235,799,012
	Each transfer is rounded to the nearest five seconds on the way out and to the nearest second on the way in. The 1,500-second difference is held in the reserve for the relay, which has not asked for it and will not be charged with it. Ref. CIBT-3003-42FF-0		
14 Sep	Payroll credit: Interworld Post	+8,468,184	1,244,267,196
	The Interworld Post office on Lagos Sector keeps the wage in a separate purse until the crew comes in from the surface, so the credit arrives one shift late. The purse is kept under the counter at the local office, and has been since 2998. Ref. CIBT-3003-91B3-1		
17 Sep	ATM withdrawal: Lagos Sector	-86,400	1,244,180,796
	The machine printed the wrong 17th on the receipt. The machine has been reset, and the receipt has been filed with the correct date written in the margin beside the wrong one, which the auditors have agreed may stay where it is. Ref. CIBT-3003-F5F1-0		
19 Sep	Transfer to own account: Lagos Sector	-36,483,460	1,207,697,336
	Settlement of a Chrono-Forex deal made on your instructions at the posted rate for the day. Ref. CIBT-3003-1A03-1		
24 Sep	ATM withdrawal: Lagos Sector	-172,800	1,207,524,536
	The withdrawal at Lagos Sector posted 31 days before it was made, because the relay on that world sends its figures ahead of their hour. The receipt carries the right date, and the statement has been corrected to it. Ref. CIBT-3003-1AD1-9		
30 Sep	Interest at 3.90% APY	+4,016,350	1,211,540,886
	The interest was posted at the close of the Pallas Ring 10 day with a late fee of 0.30 seconds, which the Bank has since waived. The posting was 31 days late because the branch was closed for a local festival. Ref. CIBT-3003-50A8-0		

Closing balance, month by month

Highest 1,515,004,169 s · lowest 1,211,540,886 s



October 3002 — September 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 3155-7607 3003-09