CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Esme Drummond
Unit 329, Pallas Ring 10

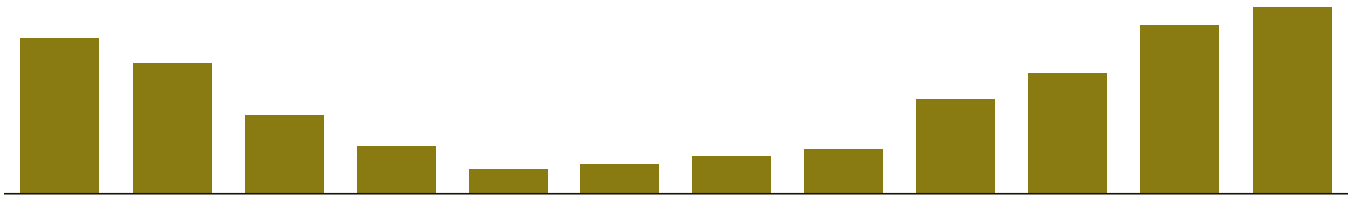
Account 8564-4331-9921
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,094,263 s	**+657,069 s**	**-174,600 s**	**19,576,732 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	Slippage fee (L4 Habitat, 2 transfers)	-1,800	19,092,463
	A relay on the far side of L4 Habitat keeps its clock 0.30 seconds apart from Head Office's. The difference is printed on every transfer under the relay's name, which the relay regards as a boast and the Bank as a courtesy. Ref. CIBT-3003-2F61-1		
05 Nov	Deposit: Hall E	+413,408	19,505,871
	The window at Mars Station takes deposits on the Standard day only, so the sum was made on the 5th and credited on the day the window reopened, 31 days later. The hours are posted in the window, where they have been since 3002. Ref. CIBT-3003-CDD1-0		
06 Nov	Mech Veterans' Time Pension	+60,715	19,566,586
	The annual fee on this pension has been waived. The file was reopened for a review that the Office, on reflection, decided it had no reason to hold, and it was closed the same afternoon with nothing changed. Ref. CIBT-3003-8249-3		
17 Nov	Payroll credit: Harbourfront Shipping	+112,934	19,679,520
	Wages from Harbourfront Shipping were held for 28 days at L4 Habitat while the employer's office confirmed the period. The period was confirmed on the 17th, and the credit has been posted from the first day of it. Ref. CIBT-3003-0F12-5		
29 Nov	ATM withdrawal: L4 Habitat	-172,800	19,506,720
	At the L4 Habitat machine your signature was accepted on the first attempt. The Teller on duty asks that this be recorded, as it is now uncommon. Ref. CIBT-3003-3061-0		
30 Nov	Interest at 4.40% APY	+70,012	19,576,732
	Each quarter the interest is paid into 8564-4331-9921 at 4.40%, a figure the officer has checked against the reserve every quarter since 3000, and it has agreed each time. Ref. CIBT-3003-B170-6		

Closing balance, month by month

Highest 19,576,732 s · lowest 15,322,841 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 4331-9921 3003-11