CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Kaito Larkspur
Unit 183, Pallas Ring 10

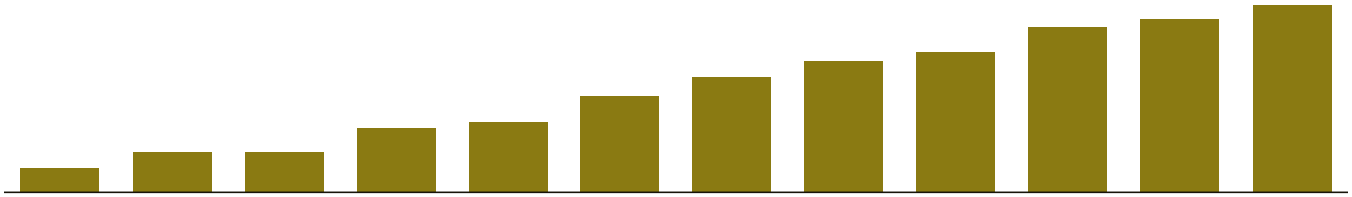
Account 8564-5358-7607
Period 1–31 December 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
560,409,468 s	**+19,154,200 s**	**-2,188,059 s**	**577,375,609 s**

Date	Description	Amount (s)	Balance (s)
01 Dec	Turbulence Cover	-8,068	560,401,400
	You pay the premium in advance for the quarter and then ask the Bank, each month, to confirm the advance is still in order. The Bank confirms it, and waives the 0.30 s charge for the confirmation, which it considers a service to itself. Ref. CIBT-3003-2A14-4		
01 Dec	Deposit: Hall E	+13,618,663	574,020,063
	The conversion fee on this deposit has been waived. It was made in cycles, which need no conversion at Hall E, and the Bank does not charge for a conversion that was never needed. Ref. CIBT-3003-320C-4		
18 Dec	Slippage fee (Callisto, 3 transfers)	-900	574,019,163
	The fee is set at 0.30 seconds per Standard day and rounded up to the next whole day. A crossing that ends in the middle of a day pays for the whole of it, since the Bank cannot charge for part of one. Ref. CIBT-3003-3C0A-9		
25 Dec	Transfer to joint account	-1,976,340	572,042,823
	Every second year, on the 25th of the first month, the joint account sends 8564-9583-3431 1,976,340 toward the lease on a garden at Callisto, which the holders have never visited and do not plan to. Ref. CIBT-3003-2AEC-9		
27 Dec	Payroll credit: Cloudport Aerostat Lines	+3,293,900	575,336,723
	Payment from Cloudport Aerostat Lines was credited 29 days after the sender's month had closed, because its calendar still showed last month on the last page. The calendar has been replaced, and the credit was allowed in full. Ref. CIBT-3003-1EAB-7		
28 Dec	ATM withdrawal: Callisto	-172,800	575,163,923
	The withdrawal was rounded to the nearest five seconds at the machine and to the nearest second at the branch. The Bank has credited the 600 seconds between the two to your account without comment. Ref. CIBT-3003-D48E-3		
28 Dec	Temporal Health Plan	-29,951	575,133,972
	Reimbursement at Callisto is worked out on the local rate and rounded to the nearest quarter. Your figure falls on a quarter and has been paid at the lower of the two, as the schedule requires. Ref. CIBT-3003-BB39-8		
31 Dec	Interest at 4.80% APY	+2,241,637	577,375,609
	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-3003-5886-7		

Closing balance, month by month

Highest 577,375,609 s · lowest 373,604,140 s



January 3003 December 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  5358-7607  3003-12`