CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Estate of Nadia Fothergill
Unit 249, Pallas Ring 10

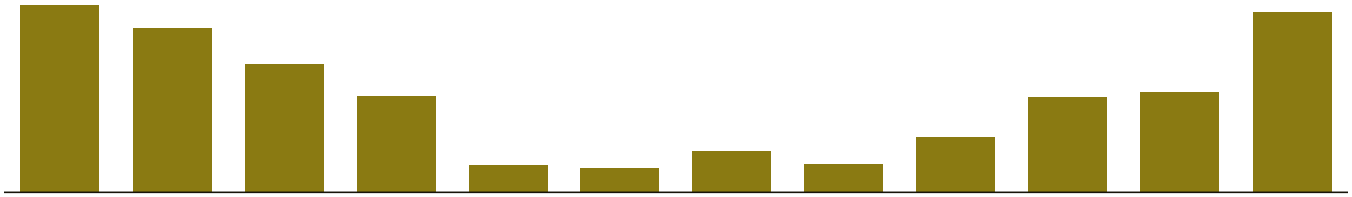
Account 8564-6327-5607
Period 1–31 May 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,575,953,538 s	**+142,633,581 s**	**-900 s**	**1,718,586,219 s**

Date	Description	Amount (s)	Balance (s)
17 May	Slippage fee (Phobos, 3 transfers)	-900	1,575,952,638
	At each crossing you ask the officer what the relay's clock says, and you write the answer on the back of your hand. The Bank does not object, though a hand is not an accepted ledger and the officer has said so, gently. Ref. CIBT-3003-4C6C-8		
28 May	Deposit: Hall E	+136,855,085	1,712,807,723
	The counter fee on this deposit has been waived, because the envelope was addressed to the window by name. The Bank holds that a courtesy of that kind is never charged for. Ref. CIBT-3003-704D-1		
31 May	Interest at 4.40% APY	+5,778,496	1,718,586,219
	At Phobos the local office pays interest a day early on the strength of a forecast of the rate. The forecast has been right twice, and the Bank has noted it, and has paid the interest on the day it was owed, which was the day after. Ref. CIBT-3003-D130-4		

Closing balance, month by month

Highest 1,729,260,299 s · lowest 1,442,711,240 s



June 3002 May 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 6327-5607 3003-05