CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Lio Xiomara
Unit 55, Pallas Ring 10

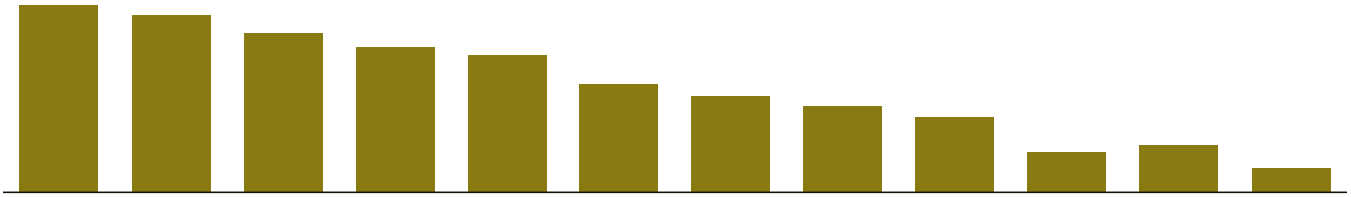
Account 8564-6664-0708
Period 1–31 December 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
28,593,773 s	**+431,367 s**	**-2,807,244 s**	**26,217,896 s**

Date	Description	Amount (s)	Balance (s)
06 Dec	Mech Veterans' Time Pension	+123,095	28,716,868
	The upgrade allowance for your mechanical limb has been waived for the period. The allowance was fitted in service, and the office agrees that the fitting was not a choice you made. Ref. CIBT-3003-E5C8-3		
09 Dec	Payroll credit: St. Catherine Bakeries	+210,577	28,927,445
	St. Catherine Bakeries pays a standing bonus on the 9th of the month. This month's is smaller than last year's, and the difference has been posted to a heading the Bank calls simply considered, which is the largest word on any wage line in the file. Ref. CIBT-3003-B1C0-8		
17 Dec	Slippage fee (Oakland Sector, 9 transfers)	-8,100	28,919,345
	The 9 crossings were recorded against another holder's account for the first half of the period. Their fee has been moved across with them, and the other holder has been told only that the matter is being looked into. Ref. CIBT-3003-5C35-2		
20 Dec	ATM withdrawal: Oakland Sector	-259,200	28,660,145
	Filed for the auditors: this withdrawal at Oakland Sector was drawn in the quarter's sample of 4 cash-time lines. The machine's log, the relay's log and the branch's copy agree to the second, and the sample has been returned to the ledger without comment. Ref. CIBT-3003-6B21-7		
20 Dec	ATM withdrawal: Oakland Sector	-259,200	28,400,945
	The machine's log for the 20th was checked against the custodian's count and this statement. All three agree to the unit. The one entry marked unusual records only that the cash was counted in daylight. Ref. CIBT-3003-D167-4		
28 Dec	Transfer to own account: Oakland Sector	-2,154,398	26,246,547
	Sundry charge on the transfer to Oakland Sector, worked out at 0.963 of a second and rounded up to the whole second. The Bank rounds every sundry the same way, whoever asked for it, and the rounding is not a fee. Ref. CIBT-3003-BC2A-6		
29 Dec	Transfer to joint account	-126,346	26,120,201
	A note on the file: both signatures on the 29th transfer are in the same hand, the holders having swapped pens at the counter halfway through. The auditors have accepted this as one signature, and the holders have accepted that the auditors may be right. Ref. CIBT-3003-4C6C-8		
31 Dec	Interest at 4.10% APY	+97,695	26,217,896
	The rate printed on the last statement was the rate for the year before, set in the same type as the rest, and it looked right to anyone who did not check. The interest was calculated at the correct rate, and the difference is shown below. Ref. CIBT-3003-3A19-0		

Closing balance, month by month

Highest 43,471,839 s · lowest 26,217,896 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 6664-0708 3003-12