CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Ines Northcott
Unit 194, Pallas Ring 10

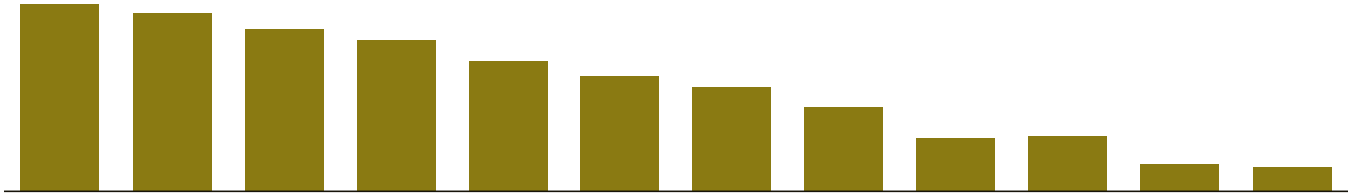
Account 8564-6777-8564
Period 1–31 May 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
33,895,613 s	**+462,056 s**	**-748,535 s**	**33,609,134 s**

Date	Description	Amount (s)	Balance (s)
02 May	Transfer to own account: Lagos Sector	-574,835	33,320,778
	The fee was keyed as 0.30 minutes instead of seconds, and the Bank's computer charged it that way for 28 days. The error was found on the 2nd and corrected. The refund of the excess has been credited to this line, and the officer notes that the charge was never queried, which is unusual. Ref. CIBT-3003-64E1-2		
15 May	Mech Veterans' Time Pension	+81,357	33,402,135
	The pension for 3001 was keyed at the rate of the year before, and the Pensions Office has corrected it upward by 0.30 seconds. The rate was never in doubt. The clerk who keyed it was, for one afternoon, in the wrong year. Ref. CIBT-3003-EA8A-3		
15 May	ATM withdrawal: Lagos Sector	-172,800	33,229,335
	The auditors sampled this withdrawal from the machine's log. It was authorised, paid out and receipted in the right order, which the auditors note is more than they can say for the queue. Ref. CIBT-3003-84BC-9		
23 May	Payroll credit: the Authority Records Office	+247,942	33,477,277
	The Authority Records Office credit is paid in two parts, the larger on the 23rd and the smaller on the next working day. The office calls this a split and the Bank calls it two credits, and the two have never agreed on a word for it. Ref. CIBT-3003-0393-5		
26 May	Slippage fee (Lagos Sector, 1 transfers)	-900	33,476,377
	The Teller's advice was to send transfers in the morning, when the clocks are closest. She has not yet seen you take it, and says that is your business and the relay's. Ref. CIBT-3003-7550-7		
31 May	Interest at 4.70% APY	+132,757	33,609,134
	The Lagos Sector branch credits interest by its own clock, which runs 0.951 slower than the Head Office's. The Bank has paid the difference rather than keep it, a practice the branch calls customary and the Audit Committee calls unusual. Ref. CIBT-3003-B4AD-9		

Closing balance, month by month

Highest 51,909,122 s · lowest 33,609,134 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 6777-8564 3003-05