CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Ines Northcott
Unit 284, Pallas Ring 10

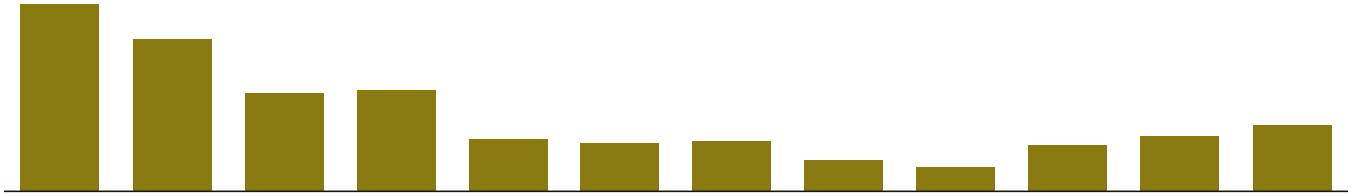
Account 8564-6777-8564
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
34,057,930 s	**+806,643 s**	**-91,200 s**	**34,773,373 s**

Date	Description	Amount (s)	Balance (s)
08 Nov	Deposit: Hall E	+329,809	34,387,739
	This deposit was found under the counter mat for 30 days, where a clerk had put it to keep the draught out. The mat has been inspected and contains no other deposits, which the auditors describe as the mat's only finding. Ref. CIBT-3003-5688-7		
10 Nov	Payroll credit: the Authority Records Office	+247,942	34,635,681
	The Authority Records Office salary was converted at the rate of the day it was earned, so no conversion charge applies. It is the only conversion on your file that has gone in your favour without a word from you. Ref. CIBT-3003-E662-5		
11 Nov	Slippage fee (Mars Station, 8 transfers)	-4,800	34,630,881
	Audit note on the slippage ledger for Hall E: the relay fees were paid into the Interworld Settlement Reserve in full and withdrawn in full, and the Reserve's own balance is unchanged. Its auditors describe this as the first honest figure they have seen this year. Ref. CIBT-3003-8FF0-2		
12 Nov	ATM withdrawal: Mars Station	-86,400	34,544,481
	The relay wanted to see your balance twice before it released One Standard day at Mars Station, as it does for any sum above its ordinary size. The 22 minutes it took are the relay's to answer for, and nothing is charged for them. Ref. CIBT-3003-D64C-9		
16 Nov	Mech Veterans' Time Pension	+95,499	34,639,980
	The Authority Records Office asked the Bank to note that your part-time service at its Mars Station office counts in full towards the pension. The count has been made, and the figure is shown in the schedule above. Ref. CIBT-3003-37A6-3		
30 Nov	Interest at 4.70% APY	+133,393	34,773,373
	Interest of 600 was earned this month, less a 0.30 s charge for keeping the account open. The charge pays for storing the seconds, and the Bank is aware that this is not a conventional fee. Ref. CIBT-3003-9F27-0		

Closing balance, month by month

Highest 42,652,340 s · lowest 32,068,720 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 6777-8564 3003-11