CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Vesna Oyelaran
Unit 106, Pallas Ring 10

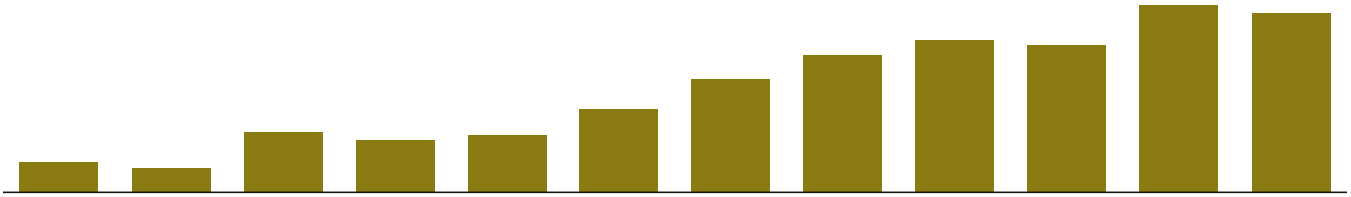
Account 8564-6899-8708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
39,009,677 s	**+424,854 s**	**-970,082 s**	**38,464,449 s**

Date	Description	Amount (s)	Balance (s)
04 Nov	Temporal Health Plan	-26,203	38,983,474
	Auditors' note: the eye examination on the 4th was paid from the reserve rather than the premium, the reserve being the account the plan keeps for examinations it cannot otherwise place. The auditors have asked that the reserve be given a better name. It has been given the same one. Ref. CIBT-3003-F98A-6		
06 Nov	Slippage fee (Europa, 7 transfers)	-6,300	38,977,174
	You send 7 crossings in the same order every month: the small one first, then the large, then the one you have said you will cancel. The fee has never changed with the order, though the officers have checked it. Ref. CIBT-3003-4307-4		
12 Nov	Turbulence Cover	-21,006	38,956,168
	The Europa Ice Authority asks that its drivers' delays be claimed once a year on a single form, with the minutes added together at the end. The form for 2998 lists 5 delays, and the carrier has agreed that the minutes are shared, which is fair to the drivers and to nobody else. Ref. CIBT-3003-5514-5		
14 Nov	Payroll credit: the Europa Ice Authority	+272,067	39,228,235
	The Europa Ice Authority wages for 31 days went into suspense because the account they were meant for had been closed for a week over a dispute about one trailing second. The account has been reopened, and the wages have been carried across with their date unchanged. Ref. CIBT-3003-D6DC-5		
20 Nov	ATM withdrawal: Europa	-172,800	39,055,435
	Posted from the machine's log, not the receipt, the sum comes to 172,800 and no more. The receipt is 0.991 of a unit short, and the machine has been asked what it kept it for. It has not said. Ref. CIBT-3003-6E9D-6		
23 Nov	Transfer to own account: Europa	-570,973	38,484,462
	The 0.30 s charge taken from your account at Europa in 2998 was made in error and has been returned to you. Ref. CIBT-3003-ABB8-1		
27 Nov	ATM withdrawal: Europa	-172,800	38,311,662
	The Europa Ice Authority's courier collects the cash for your account on the 27th and signs for it on a clipboard the Bank does not hold. The signature on file is in a different hand each time, and the sum has agreed each time. Ref. CIBT-3003-51A2-5		
30 Nov	Interest at 4.70% APY	+152,787	38,464,449
	The sums on this line come from your the Europa Ice Authority account at Europa, which pays at the office's own rate. The Bank has converted them to ours on the day they were posted, as the terms require. Ref. CIBT-3003-ECFE-3		

Closing balance, month by month

Highest 39,009,677 s · lowest 26,989,808 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  6899-8708  3003-11`