CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Nils Hightower
Unit 342, Pallas Ring 10

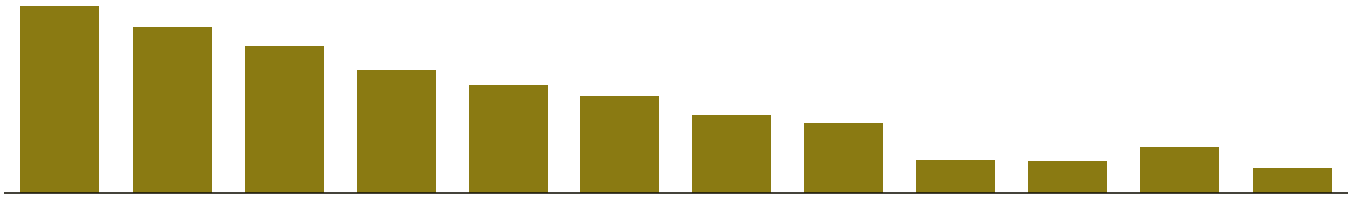
Account 8564-7408-1663
Period 1–31 December 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
52,192,465 s	**+552,465 s**	**-2,906,554 s**	**49,838,376 s**

Date	Description	Amount (s)	Balance (s)
15 Dec	ATM withdrawal: Svalbard	-259,200	51,933,265
	The fee on a withdrawal at Svalbard is charged on the sum rounded up to the next day. The machine rounds up. You do not. The Bank has noticed the arrangement and has decided, for once, to split the difference. Ref. CIBT-3003-E5D4-0		
15 Dec	Transfer to own account: Svalbard	-2,647,354	49,285,911
	The transfer from Bram Xiomara was held 30 days at Svalbard because its sending desk would not release it until its own accounts section had finished lunch. The section came back at the appointed hour and found nothing amiss, which it records as a first. Ref. CIBT-3003-C10F-2		
22 Dec	Payroll credit: Brymar College	+382,840	49,668,751
	Brymar College asks that your wages be listed under its trading name, which it changed in 3002 and has since spelled three ways on three forms. The Bank posts the sum under whichever spelling arrives, and the sum has never once been in doubt. Ref. CIBT-3003-6551-7		
31 Dec	Interest at 3.90% APY	+169,625	49,838,376
	The Ceres branch credits interest on a day of its own, slightly longer than ours, so the interest on this account is always one day behind itself. Ref. CIBT-3003-CE31-4		

Closing balance, month by month

Highest 67,837,836 s · lowest 49,838,376 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 7408-1663 3003-12