CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Greta Tranter
Unit 264, Pallas Ring 10

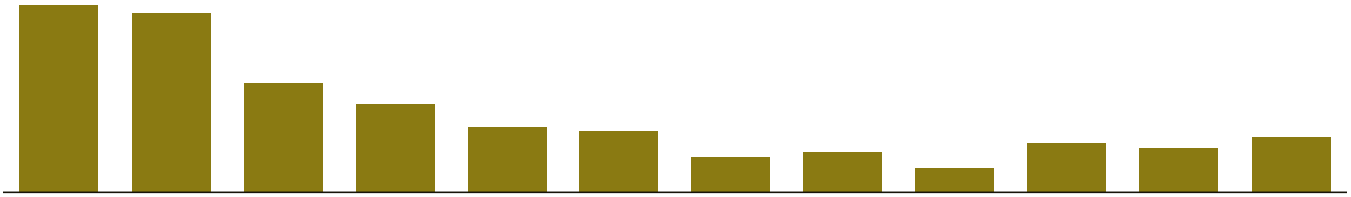
Account 8564-7531-9021
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
64,455,206 s	**+1,687,729 s**	**-616,458 s**	**65,526,477 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	Slippage fee (Ganymede, 6 transfers)	-1,800	64,453,406
	The fraction carried from last month was added to this fee twice, once as a balance and once as a charge. The second addition has been removed and the fee restated at 1,800 s, which is the figure the Bank would have written had it been asked. Ref. CIBT-3003-994B-0		
10 Oct	Payroll credit: the Ceres Ring Assay Office	+448,431	64,901,837
	The Ceres Ring Assay Office pays on the 10th of the month, or on the day after if that is a rest day for its office. The credit has never once been posted on the rest day itself, which the Bank finds reassuring. Ref. CIBT-3003-C82D-9		
14 Oct	ATM withdrawal: Ganymede	-259,200	64,642,637
	The machine took 8 minutes to count out 3 Standard days, because it had been told the coins were valuable and counted each one twice. The count was correct, and the Bank has asked the machine to be less thorough without asking it to be less careful. Ref. CIBT-3003-9709-5		
22 Oct	ATM withdrawal: Ganymede	-86,400	64,556,237
	Cash taken at Ganymede is counted in cycles on that world's clock and converted to our seconds at the day's rate. The difference, 0.30 s, is printed beneath the line for your records and is not a fee. Ref. CIBT-3003-2706-5		
24 Oct	Deposit: Hall E	+1,045,933	65,602,170
	You deposit the same sum on the same weekday, the notes in the same order, and the officers have stopped counting the envelope aloud. The window now has the slip ready before you reach it, and you have never once queried it. Ref. CIBT-3003-8429-3		
25 Oct	Transfer to joint account	-269,058	65,333,112
	Interest on the joint account is divided between the holders by the second, and an odd second goes to the holder whose name comes first in the register. This month the odd second went to Calla Bracegirdle, as it usually does. Ref. CIBT-3003-90CC-7		
31 Oct	Interest at 3.60% APY	+193,365	65,526,477
	The 31st line applied the old rate to the whole period, although the new rate took effect 30 days in. The period has been split at the change, and the 18 seconds owed to you are credited below. Ref. CIBT-3003-344B-9		

Closing balance, month by month

Highest 77,682,517 s · lowest 62,654,273 s



November 3002 October 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 7531-9021 3003-10