CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Calla Dunmore-Nakashima
Unit 227, Pallas Ring 10

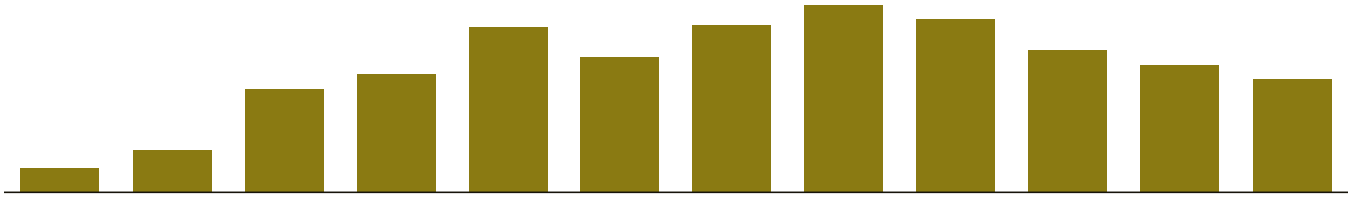
Account 8564-7607-0607
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,617,299,432 s	**+18,843,379 s**	**-44,076,146 s**	**2,592,066,665 s**

Date	Description	Amount (s)	Balance (s)
06 Oct	Transfer to own account: Callisto	-38,704,837	2,578,594,595
	"Nobody has ever asked for a sundry to be explained in person," the Teller says, "so I have begun explaining them to the window." The window has not objected. Ref. CIBT-3003-D8F3-3		
10 Oct	Payroll credit: Kepler Ring Hydroponics	+8,374,182	2,586,968,777
	The payroll file arrived with its header in the wrong year, which the system read as a request to wait. It sat at the end of the counter, where the light is poor until it was re-keyed by hand, and the credit was posted 29 days later, with the wait recorded against the employer and not against you. Ref. CIBT-3003-F669-3		
11 Oct	ATM withdrawal: Callisto	-172,800	2,586,795,977
	Asked how many withdrawals you have made at Callisto this year, the Teller said she had counted them, then counted again to be fair to the machine, and the answer was 2. Ref. CIBT-3003-E35F-1		
19 Oct	Transfer to joint account	-5,024,509	2,581,771,468
	Monthly transfer to joint account 8564-1285-8503, as instructed by both holders. Faro Xiomara has asked for a copy of this statement; one has been sent under separate cover. Ref. CIBT-3003-EA8B-4		
23 Oct	Slippage fee (Callisto, 2 transfers)	-1,200	2,581,770,268
	When the fee was rounded it came out 1,800 seconds below the posted rate, and the difference has been left in your favour without comment, as the rounding rule allows and nobody has thought to ask it to explain. Ref. CIBT-3003-5131-0		
28 Oct	ATM withdrawal: Callisto	-172,800	2,581,597,468
	Taken on the day the Authority's notice took effect, so the fee was reckoned at the old rate and the withdrawal at the new. The Bank has recalculated both and applied the lower, as the notice requires. Ref. CIBT-3003-391C-2		
31 Oct	Interest at 4.80% APY	+10,469,197	2,592,066,665
	You have never asked for the interest to be shown in another unit. The statement gives it in Standard Galactic Seconds, as it always has, and you have never objected to the unit. Ref. CIBT-3003-CA31-0		

Closing balance, month by month

Highest 2,728,159,429 s · lowest 2,428,150,992 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  7607-0607  3003-10`