CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 373, Pallas Ring 10

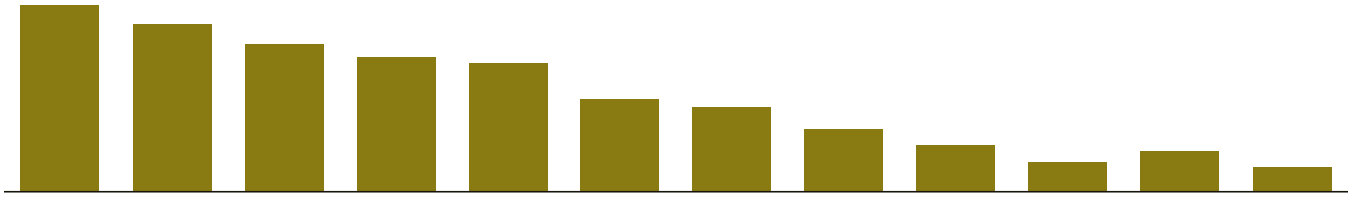
Account 8564-7960-9708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
158,142,662 s	**+2,890,112 s**	**-13,871,012 s**	**147,161,762 s**

Date	Description	Amount (s)	Balance (s)
04 Nov	Temporal Health Plan	-23,244	158,119,418
	Your claim for the physiotherapy session at Singapore Sector was held for 30 days because the clinic posted its receipt by a slower route than the one it uses for its own patients. The session itself was never in doubt; only the paperwork describing it was late. Ref. CIBT-3003-7FC3-1		
08 Nov	Transfer to own account: Singapore Sector	-13,756,568	144,362,850
	This item is one of forty-one sundry entries on this account this year. Each is documented, and the auditors have asked only that the documents be kept in the order they arrived. Ref. CIBT-3003-CB2A-6		
15 Nov	ATM withdrawal: Singapore Sector	-86,400	144,276,450
	The line for the 15th named Singapore Sector as the place of withdrawal. The machine was in fact at Hall E, one concourse away. The statement now gives the correct place, and the concourse board has been checked against it. Ref. CIBT-3003-9380-0		
22 Nov	Slippage fee (Singapore Sector, 8 transfers)	-4,800	144,271,650
	Each crossing is charged to the whole second and the day's total to the whole minute, so the sum shown is not the sum of its parts. The difference, 0.944 of a second, belongs to the rule and not to either party. Ref. CIBT-3003-A1CE-8		
24 Nov	Payroll credit: Ganymede Heights Infirmary	+2,376,149	146,647,799
	Ganymede Heights Infirmary pays its crew at Singapore Sector in the dock's own hours, which the local office counts from each lock cycle. The Bank converts the hours into Standard seconds on arrival and does not ask the lock to explain itself. Ref. CIBT-3003-ED28-1		
30 Nov	Interest at 3.90% APY	+513,963	147,161,762
	Interest for the period was rounded to the nearest whole second at the close of the Pallas Ring 10 day. The fraction left over has been carried forward and will be added to the next period, where it will stay. Ref. CIBT-3003-F3E7-3		

Closing balance, month by month

Highest 256,549,496 s · lowest 147,161,762 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 7960-9708 3003-11