CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Nils Ostrander
Unit 188, Pallas Ring 10

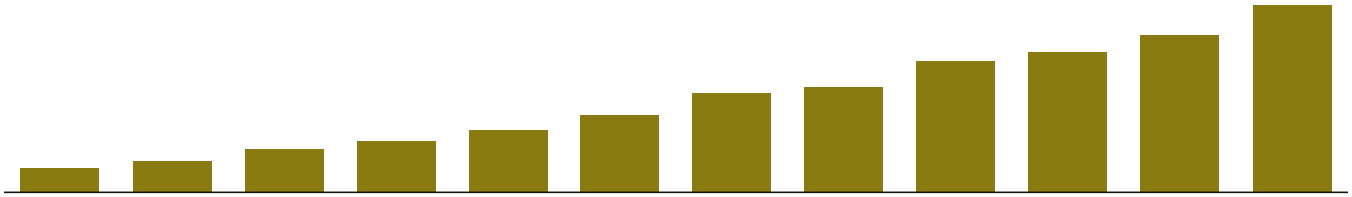
Account 8564-8093-9607
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
24,684,037 s	**+2,996,402 s**	**-361,479 s**	**27,318,960 s**

Date	Description	Amount (s)	Balance (s)
07 Oct	Slippage fee (Io, 4 transfers)	-3,600	24,680,437
	Each crossing is rounded to the nearest second on the way out and again on the way back, so that a return journey costs one second more than its two legs added together. The relay keeps the second. Ref. CIBT-3003-AC6D-2		
07 Oct	Turbulence Cover	-12,279	24,668,158
	The carrier's log gave 33 minutes of delay on this route, and the policy had been charged on 4 hours. The log was wrong and the policy was right. The premium stands and the claim is closed. Ref. CIBT-3003-4858-5		
25 Oct	ATM withdrawal: Io	-172,800	24,495,358
	The fee on a withdrawal at Io is charged on the sum rounded up to the next cycle. The machine rounds up. You do not. The Bank has noticed the arrangement and has decided, for once, to split the difference. Ref. CIBT-3003-7059-1		
25 Oct	Deposit: Hall E	+2,745,070	27,240,428
	Deposit rounded to the nearest whole cycle before it was credited, as the rounding rule requires for cash received in cycles. The 0.962 that did not fit has been kept at the counter in a small envelope, labelled with your account number. Ref. CIBT-3003-2FD0-4		
27 Oct	Payroll credit: Cloudport Aerostat Lines	+150,539	27,390,967
	The Authority's levy on the Cloudport Aerostat Lines wage was taken at the reference second, which the Authority set after the wage had been paid. The difference of 0.30 s has been credited to this month, and the Bank has not been asked to explain the order of events. Ref. CIBT-3003-FF79-0		
27 Oct	ATM withdrawal: Io	-172,800	27,218,167
	Withdrawals at Io are dated by the local day, which begins 35 hours before ours. A draw made just after midnight there is shown on the previous day here, as the Bank's arrangement with the relay requires. Ref. CIBT-3003-7123-3		
31 Oct	Interest at 4.90% APY	+100,793	27,318,960
	Filed for the auditors: the 4.90% APY on this line reproduces to the second from the rate in force on the 31st. The working is pinned to the file, and nothing on the line is queried. Ref. CIBT-3003-C454-2		

Closing balance, month by month

Highest 27,318,960 s · lowest 12,892,162 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  8093-9607  3003-10`