CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Isolde Lindqvist-Cardew
Unit 362, Pallas Ring 10

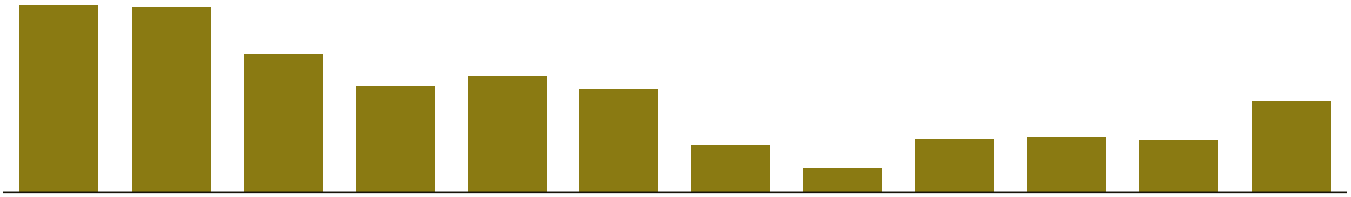
Account 8564-8564-6124
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,473,146,557 s	**+60,223,275 s**	**-267,300 s**	**1,533,102,532 s**

Date	Description	Amount (s)	Balance (s)
09 Nov	Deposit: Hall E	+43,907,743	1,517,054,300
	The deposit was credited in whole days, and the 0.948 left over from the envelope has been held for you at the Hall E window. It is yours on request, and the counter has put it in a labelled tray. Ref. CIBT-3003-C12F-4		
11 Nov	Mech Veterans' Time Pension	+2,779,836	1,519,834,136
	Last month's pension was printed in the old unit, because the pension book still had the old type in its drawer, and the new unit is the same length and easy to mistake for it. The sum was right. The unit is now printed in capitals, which the Pensions Office expects to end the matter. Ref. CIBT-3003-4ABF-1		
18 Nov	ATM withdrawal: New Orleans Sector	-86,400	1,519,747,736
	You fold each note in half before putting it away. The custodian has begun to fold them for you, so that you can no longer tell the difference. Ref. CIBT-3003-E567-9		
19 Nov	Slippage fee (New Orleans Sector, 9 transfers)	-8,100	1,519,739,636
	A crossing that begins at the New Orleans Sector relay is charged on the day it starts on Mars, which is not always the day it ends on Earth. The Teller has explained this twice, and the Bank regards it as settled. Ref. CIBT-3003-1AF4-4		
23 Nov	Payroll credit: the Authority Records Office	+9,239,019	1,528,978,655
	The Teller has put a small cross beside the figure and written beside it, in pencil, "as expected". This is how she signs off the staff wages each month. Ref. CIBT-3003-5CB5-7		
23 Nov	ATM withdrawal: New Orleans Sector	-172,800	1,528,805,855
	An instalment of 172,800 is drawn at New Orleans Sector on the 23rd. It is the eleventh of its kind this year, the same sum each time, which is why the machine no longer asks you to check it. Ref. CIBT-3003-719B-5		
30 Nov	Interest at 3.50% APY	+4,296,677	1,533,102,532
	This account is calculated on a balance that differs from the one in the ledger by 1,200 seconds. Both agree on the interest. Neither has yet been asked which of them is the balance. Ref. CIBT-3003-0C94-2		

Closing balance, month by month

Highest 1,679,140,441 s · lowest 1,431,127,324 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  8564-6124  3003-11`