CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Esme Abernethy
Unit 383, Pallas Ring 10

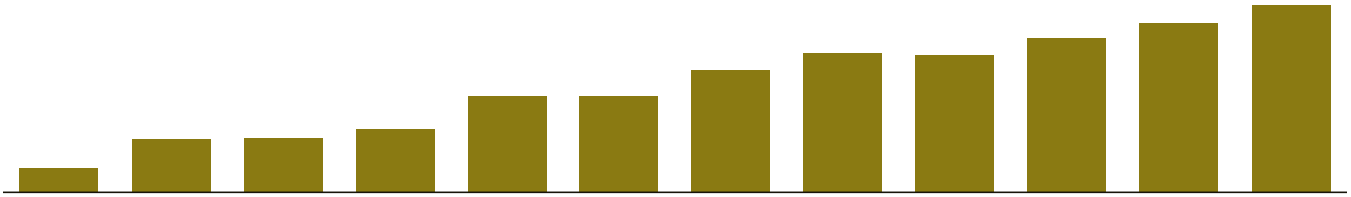
Account 8564-8564-6769
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
348,063,426 s	**+8,233,809 s**	**-432,900 s**	**355,864,335 s**

Date	Description	Amount (s)	Balance (s)
05 Oct	ATM withdrawal: Vancouver Sector	-259,200	347,804,226
	The machine offered 3 Standard days in whole days, and the remaining 0.969 was held as a credit, not refused. It appears on your balance and will be paid with your next withdrawal, if you ask for it. Ref. CIBT-3003-1DCD-0		
06 Oct	Deposit: Hall E	+5,111,871	352,916,097
	Cloudport Aerostat Lines pays into this account a day before it pays the rest of its staff, so that the balance is never empty when the wages come round. The Bank has come to regard the firm as a kind of advance, and the slip is headed accordingly. Ref. CIBT-3003-E7BA-3		
07 Oct	Payroll credit: Cloudport Aerostat Lines	+1,389,714	354,305,811
	"Your employer is very punctual," the Teller says, "and very short of breath." The credit arrives in the right second and then stops, as if it has run all the way to the counter. Ref. CIBT-3003-D074-1		
20 Oct	ATM withdrawal: Vancouver Sector	-172,800	354,133,011
	Your withdrawal at Vancouver Sector is the last thing the machine does before the custodian goes off shift, and he waits for it with his coat on. He says it is the only transaction on the concourse he is paid to watch. Ref. CIBT-3003-1ED7-9		
23 Oct	Mech Veterans' Time Pension	+717,040	354,850,051
	The reserve was counted twice in last quarter's return, once as paid and once as held. The figure below includes it once, and the difference has been carried forward without interest. Ref. CIBT-3003-6BB1-3		
29 Oct	Slippage fee (Vancouver Sector, 3 transfers)	-900	354,849,151
	The 0.30 s on this line is the crossing's share of the relay's upkeep, not the crossing itself. The upkeep is set by the posted rates, and it is the only part of the fee the Bank does not set. Ref. CIBT-3003-AE69-3		
31 Oct	Interest at 3.50% APY	+1,015,184	355,864,335
	The statement shows the interest rounded to the second, though it accrued to the tenth. Your account is credited with the figure shown, and the tenths are the Bank's, as they have always been. Ref. CIBT-3003-12EF-6		

Closing balance, month by month

Highest 355,864,335 s · lowest 285,102,908 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  8564-6769  3003-10`