CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Esme Abernethy
Unit 378, Pallas Ring 10

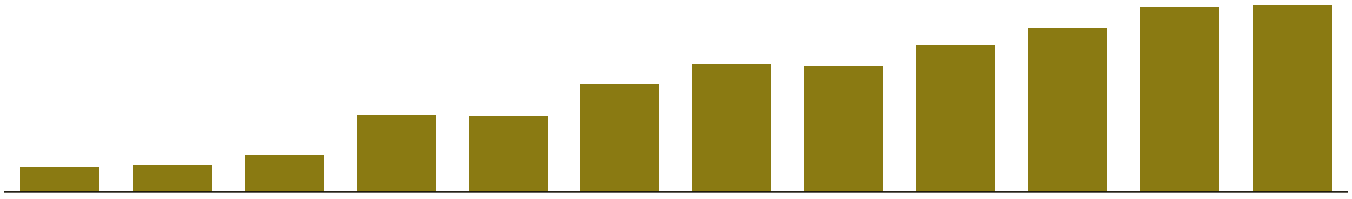
Account 8564-8564-6769
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
355,864,335 s	**+1,697,682 s**	**-1,083,544 s**	**356,478,473 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	Mech Veterans' Time Pension	+659,745	356,524,080
	Every quarter a sum is taken from the pension toward a memorial bench at Kepler Ring, paid at the rate of one bench a century. The bench has not yet been begun, and the Office will not say so in the statement. Ref. CIBT-3003-C06A-2		
04 Nov	ATM withdrawal: Kepler Ring	-86,400	356,437,680
	Cloudport Aerostat Lines asks that its share of your withdrawal be recorded as a loan to you rather than a payment from you. The Bank has recorded it in pencil, to be checked at the year's end. Ref. CIBT-3003-40B1-3		
24 Nov	Transfer to own account: Kepler Ring	-996,544	355,441,136
	On each of the last 7 statements you have asked for the sundry line to be described in full. The Bank has described it in full each time, and each time you have written back asking for the description to be shorter. Ref. CIBT-3003-5D89-2		
27 Nov	Slippage fee (Kepler Ring, 2 transfers)	-600	355,440,536
	The fee is rounded to the nearest whole second on crossings made before noon and to the nearest five after lunch, a practice adopted to match the habits of the staff who key them. The difference is carried under Amounts Held for a Holder. Ref. CIBT-3003-E6E2-0		
30 Nov	Interest at 3.50% APY	+1,037,937	356,478,473
	Interest of 37 seconds fell on the wrong side of the period's close and has been placed at the start of the next line, where it belongs. The rest of the figure is correct to the second. Ref. CIBT-3003-59C5-8		

Closing balance, month by month

Highest 356,478,473 s · lowest 297,619,712 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 8564-6769 3003-11