CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Calla Fairbrass-Nakashima
Unit 271, Pallas Ring 10

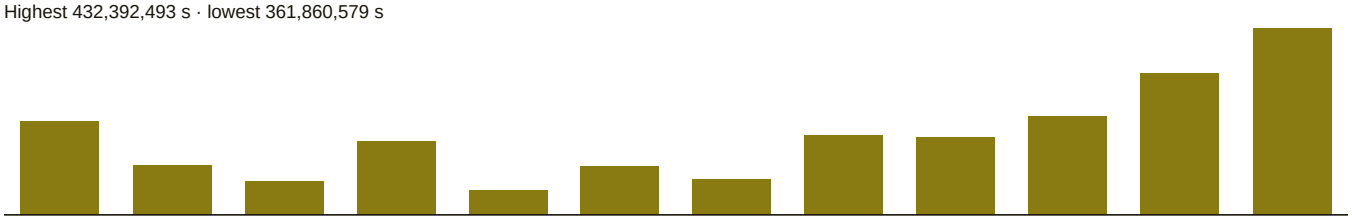
Account 8564-8875-5708
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
412,589,353 s	**+19,832,177 s**	**-29,037 s**	**432,392,493 s**

Date	Description	Amount (s)	Balance (s)
06 Oct	Payroll credit: St. Catherine Bakeries	+3,265,430	415,854,783
	Your wage from St. Catherine Bakeries was rounded to the nearest whole day. The half-day not paid is recorded as owed to you by the employer, not by the Bank, which said so in writing; after a short correspondence, St. Catherine Bakeries came round to the same view. Ref. CIBT-3003-45FB-9		
10 Oct	Temporal Health Plan	-21,837	415,832,946
	The plan rounds each premium down to the whole day and each reimbursement up, so this month you were paid 0.965 more than the policy's arithmetic, and the plan was paid 0.965 less. Ref. CIBT-3003-A9E7-4		
18 Oct	Slippage fee (Bronx Sector, 8 transfers)	-7,200	415,825,746
	The fee on your crossings is worked out per whole second of difference, and the difference on this route never changes. The Bank therefore set the fee once and left it, and the officer says there is nothing further to reconcile. Ref. CIBT-3003-4F56-7		
28 Oct	Deposit: Hall E	+14,950,773	430,776,519
	The Teller counted the notes twice, once to be sure and once, she says, to give the sum a second chance to surprise her. It did not, and she has written "as expected" in the margin in a hand that is pleased with itself. Ref. CIBT-3003-F5FE-0		
31 Oct	Interest at 4.70% APY	+1,615,974	432,392,493
	Audit has checked the monthly figure against the balance curve and finds it correct to the second. Two of the 5 roundings were made the other way, and the auditors accept both as made. Ref. CIBT-3003-6F90-7		

Closing balance, month by month

Highest 432,392,493 s · lowest 361,860,579 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 8875-5708 3003-10