CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Calla Fairbrass-Nakashima
Unit 8, Pallas Ring 10

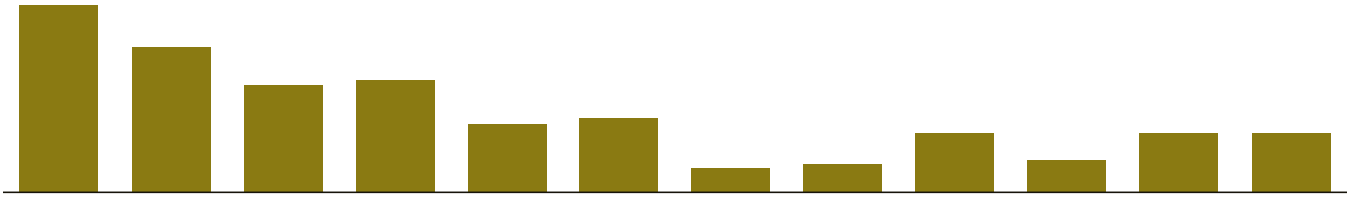
Account 8564-8875-5708
Period 1–31 October 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
582,174,800 s	**+5,545,614 s**	**-5,544,088 s**	**582,176,326 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Slippage fee (Phobos, 1 transfers)	-600	582,174,200
	Crossings are reckoned on the relay's clock, which keeps its own time over the first knock on the shutter, very polite and does not expect to be consulted. The fee of 0.30 seconds is the difference between that time and ours. Ref. CIBT-3013-552C-2		
04 Oct	Payroll credit: St. Catherine Bakeries	+3,265,430	585,439,630
	St. Catherine Bakeries has moved its pay office to a station where the shifts run longer than ours. The wage now arrives in two halves on two different days, which the firm's staff have agreed to call one payment. Ref. CIBT-3013-0AAE-6		
17 Oct	Temporal Health Plan	-32,311	585,407,319
	A carer's receipt is attached to this claim, signed in a hand the plan cannot read and which it has decided to accept. The plan has never disputed a receipt it could not read, on the principle that no one would forge one. Ref. CIBT-3013-58EF-7		
22 Oct	Transfer to own account: Phobos	-5,251,977	580,155,342
	Fees for the coming three quarters were paid in advance at the counter, and you asked the officer to note the advance on the slip. The officer did so, though there was nothing to note beyond the sum itself. Ref. CIBT-3013-B0CE-9		
28 Oct	ATM withdrawal: Phobos	-259,200	579,896,142
	The machine offered your balance in both units, which it does without being asked. You declined the second, and it has noted your refusal in the same tone it uses for everything. Ref. CIBT-3013-5BF5-1		
31 Oct	Interest at 4.70% APY	+2,280,184	582,176,326
	A correction to the 31st line: the figure was copied from last period's worksheet, which had been pinned to the wrong month. The difference is 16 seconds, credited with the next line, and the sum was checked at the counter, while the holder watched and said nothing before it was posted again. Ref. CIBT-3013-3DE7-2		

Closing balance, month by month

Highest 662,259,405 s · lowest 560,555,265 s



November 3012 — October 3013

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  3013-10`