CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Calla Fairbrass-Nakashima
Unit 96, Pallas Ring 10

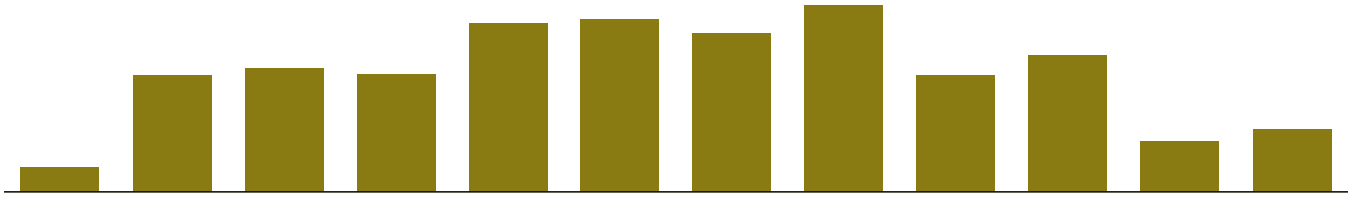
Account 8564-8875-5708
Period 1–31 October 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
433,267,595 s	**+4,962,394 s**	**-186,432 s**	**438,043,557 s**

Date	Description	Amount (s)	Balance (s)
07 Oct	Payroll credit: St. Catherine Bakeries	+3,265,430	436,533,025
	Wages from St. Catherine Bakeries arrive on the last working day of each month, and have done so since 3021. The Bank has never been asked to change the day and has never had a reason to. Ref. CIBT-3022-8550-9		
08 Oct	Temporal Health Plan	-32,862	436,500,163
	Your premium for 8 dependants is paid by standing order from 8564-8875-5708, and rose by 4.70% at the start of the year. Nothing else on the plan has changed. Ref. CIBT-3022-9E5D-6		
18 Oct	Slippage fee (Venus, 1 transfers)	-600	436,499,563
	Transfers under 19 crossings are rounded to the nearest half-second on the way across, a rule the Bank introduced for small depositors so that they are never charged a second they cannot see. The rule does not apply to anybody else. Ref. CIBT-3022-165B-1		
18 Oct	Transfer to own account: Venus	-152,970	436,346,593
	The staff benevolent fund at St. Catherine Bakeries has paid a donation of 152,970 into this account, for the fund's officers to collect. You are named as the collecting officer. You were not consulted, and the Bank has noted that you have not yet collected it. Ref. CIBT-3022-F690-8		
31 Oct	Interest at 4.70% APY	+1,696,964	438,043,557
	Interest on the balance is paid in arrears, which means the Bank pays you for a period you have already forgotten. You remember it on the 31st and come to the window to say so, and the Teller says the Bank had remembered it first. Ref. CIBT-3022-6D86-1		

Closing balance, month by month

Highest 486,251,392 s · lowest 423,224,565 s



November 3021 October 3022

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 3022-10