CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Jarrah Szabo
Unit 10, Pallas Ring 10

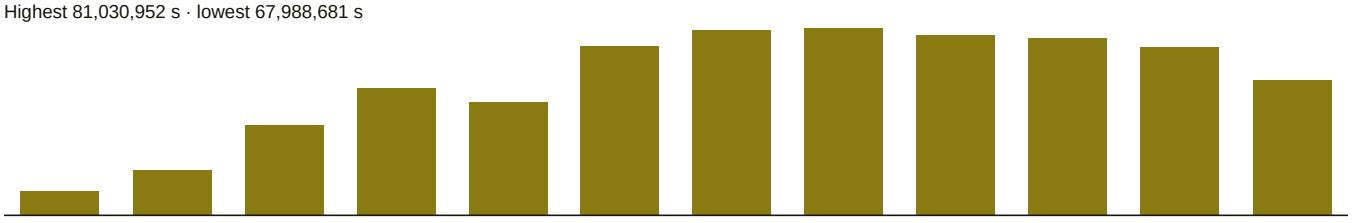
Account 8564-9085-8607
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
79,554,980 s	**+538,236 s**	**-3,207,173 s**	**76,886,043 s**

Date	Description	Amount (s)	Balance (s)
11 Oct	Transfer to joint account	-179,743	79,375,237
	The handling fee on the transfer to 8564-2529-3581 was not taken, because the two holders had paid it in advance the week before, each paying half. The Bank holds that a fee paid early is still a fee paid, and has kept the receipt for it. Ref. CIBT-3003-C8E2-0		
13 Oct	ATM withdrawal: Europa	-172,800	79,202,437
	The quarterly cash-time draw at Europa is 2 Standard days, paid out on the stroke of the local noon and entered before the local afternoon has begun. It has been paid in the same denomination since 3002, and the machine no longer asks which. Ref. CIBT-3003-97EA-4		
14 Oct	Payroll credit: St. Catherine Bakeries	+299,572	79,502,009
	The credit from St. Catherine Bakeries agrees with the advice to the second. It has been checked twice, the second check made out of boredom at the window, which is the only kind of check that is never skipped. Ref. CIBT-3003-19E6-7		
29 Oct	ATM withdrawal: Europa	-86,400	79,415,609
	St. Catherine Bakeries pays its drivers' expenses through the same machine, in fives, so your withdrawal on the 29th came out in the same notes as the firm's own mail. The Bank has asked the firm to keep the two stacks apart. Ref. CIBT-3003-B228-0		
29 Oct	Transfer to own account: Europa	-2,768,230	76,647,379
	The Moon desk posts its sundries in Standard seconds at its own posted rate, which it reads out at the start of each shift so the rate is heard before it is charged. The Bank has never found the rate to disagree with its own, only the reading of it. Ref. CIBT-3003-FE5C-7		
31 Oct	Interest at 3.60% APY	+238,664	76,886,043
	Interest earned on the Ganymede deposit is paid at the Ganymede rate, which is higher, and converted at the Earth rate, which is lower, and the station keeps the difference. Ref. CIBT-3003-0D5D-5		

Closing balance, month by month

Highest 81,030,952 s · lowest 67,988,681 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 9085-8607 3003-10