CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Kesi Vantongeren-Quigley
Unit 6, Pallas Ring 10

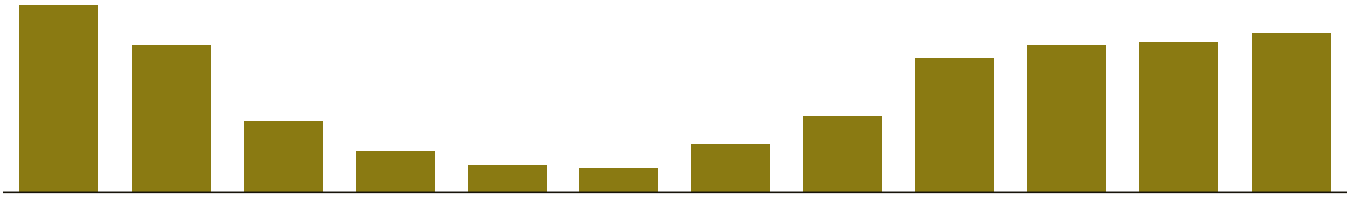
Account 8564-9095-6708
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
989,955,104 s	**+16,763,469 s**	**-377,033 s**	**1,006,341,540 s**

Date	Description	Amount (s)	Balance (s)
04 Oct	Slippage fee (Ganymede, 1 transfers)	-600	989,954,504
	The payroll office at your employer has changed its name three times since this account was opened, and the slippage on each change has been charged to you in full. The Bank holds no record of the office having been consulted about the charge. Ref. CIBT-3003-62AC-4		
17 Oct	ATM withdrawal: Ganymede	-86,400	989,868,104
	An earlier line showed this cash-time withdrawal as 86,400. The line has been amended to the figure on the receipt, and the balance is correct. Ref. CIBT-3003-578F-2		
20 Oct	Memory Vault: box 12-195, quarter	-259,200	989,608,904
	The rent was paid in full at the counter. The custodian observed that the box has now been paid for longer than the holder has lived at the address on file, and the holder agreed, and asked for the file to be corrected. Ref. CIBT-3003-754F-8		
22 Oct	Payroll credit: Cloudport Aerostat Lines	+8,258,128	997,867,032
	Pay for 30 days' work on Ganymede, converted at the posted rate on the day it was paid, not the day it was earned. Ref. CIBT-3003-504F-1		
30 Oct	Temporal Health Plan	-30,833	997,836,199
	Your physiotherapy at Ganymede is billed by a clinic that keeps its appointments on a wall chart, copied to the plan each Sunday. Your session on the 30th was paid a week late, because the gate was locked for a holiday the timetable did not mention, and the clinic has asked that its chart be read to the plan aloud, which it regards as the more accurate method. Ref. CIBT-3003-C7B6-0		
30 Oct	Deposit: Hall E	+5,452,980	1,003,289,179
	A customer at the next window asked whether a deposit could be backdated to the day before. The Teller said it could, and asked what date he would like it to have been. He said nothing, and was credited on the day he came in. Ref. CIBT-3003-99E3-2		
31 Oct	Interest at 3.70% APY	+3,052,361	1,006,341,540
	On the Ganymede side of the account the interest is computed on the local clock and carried across by relay, so the balance here is always a little younger than the one there. The Bank has been asked to age it, and has declined, on the grounds that interest does not age. Ref. CIBT-3003-5AA8-7		

Closing balance, month by month

Highest 1,061,910,594 s · lowest 738,609,261 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  9095-6708  3003-10`