CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Juvonen
Unit 72, Pallas Ring 10

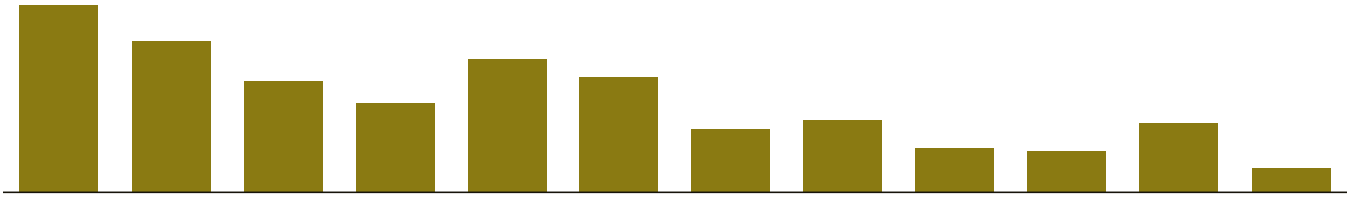
Account 8564-9727-9237
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,836,723 s	**+134,162 s**	**-983,595 s**	**19,987,290 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Transfer to joint account	-75,901	20,760,822
	The transfer was held while the holders decided which of them should be copied on the letter about the delay. They decided on the 1st, and the transfer followed the same afternoon. Ref. CIBT-3003-9508-2		
03 Oct	ATM withdrawal: Kepler Ring	-172,800	20,588,022
	The auditors ask that this line be read with the one above it. Together they total 172,800, which is under the daily limit. The auditors note that the limit was approached, and have recorded that it was. Ref. CIBT-3003-2797-5		
07 Oct	Mech Veterans' Time Pension	+57,761	20,645,783
	Paid on time, as it has been for 2 years. The Pensions Office would like it recorded that you have not once asked for an earlier date. Ref. CIBT-3003-F93A-1		
14 Oct	Slippage fee (Kepler Ring, 9 transfers)	-8,100	20,637,683
	Your transfers were routed through Kepler Ring because the direct relay is closed for maintenance. The Bank does not charge for the detour itself, though the extra seconds spent on the road are charged, and this month they came to 1,500. Ref. CIBT-3003-FDA2-1		
17 Oct	Temporal Health Plan	-38,345	20,599,338
	You went to the surgery 30 times last year and collected a lollipop each time. The plan records these as medical items and reimburses them at the posted rate of one lollipop. Ref. CIBT-3003-FD3E-6		
28 Oct	Transfer to own account: Kepler Ring	-688,449	19,910,889
	A sundry charge of 0.30 s was levied on the sheet on which an earlier charge had been written down. The officer agrees that this is a fair cost of having written it. Ref. CIBT-3003-C1D0-0		
31 Oct	Interest at 4.40% APY	+76,401	19,987,290
	Your interest is credited at the close of the Pallas Ring 10 day, and you write to the branch within the hour to confirm the figure. The branch has always been able to confirm it, and says so each time, in the same words. Ref. CIBT-3003-1DAB-6		

Closing balance, month by month

Highest 23,030,156 s · lowest 19,987,290 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 9727-9237 3003-10