CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Juvonen
Unit 292, Pallas Ring 10

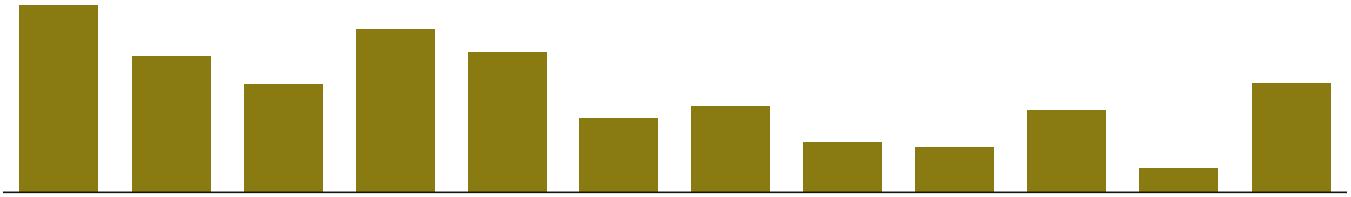
Account 8564-9727-9237
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,987,290 s	**+1,529,064 s**	**-287,051 s**	**21,229,303 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	Payroll credit: Belt Ore Consolidated	+126,501	20,113,791
	Standing salary instruction from Belt Ore Consolidated, set up in 3001 and renewed each year on the anniversary of the contract. This year's renewal is filed with the statement. Ref. CIBT-3003-0AFA-6		
03 Nov	Temporal Health Plan	-35,950	20,077,841
	For the auditors: claim 51 appears on the register under two provider codes, both correct. The second code belonged to the first provider's successor, and the two have agreed in writing how the sum is to be split. Ref. CIBT-3003-69FB-5		
08 Nov	Transfer to joint account	-75,901	20,001,940
	Belt Ore Consolidated's pay office sends the transfer with a covering note that says "both." The Bank has filed the note beside the mandate, as the only instruction in the file shorter than the account it concerns. Ref. CIBT-3003-EC33-6		
15 Nov	Mech Veterans' Time Pension	+75,702	20,077,642
	A standing order of 75,702 leaves the pension each month for a reading lamp bought in 3002. The lamp was paid off in the third year, but nobody told the order, and it has since paid for the lamp 8 times over. Ref. CIBT-3003-0E00-1		
26 Nov	Slippage fee (Ganymede, 4 transfers)	-2,400	20,075,242
	The fraction carried from last month was added to this fee twice, once as a balance and once as a charge. The second addition has been removed and the fee restated at 2,400 s, which is the figure the Bank would have written had it been asked. Ref. CIBT-3003-9DFE-2		
28 Nov	Deposit: Hall E	+1,253,575	21,328,817
	Deposits are rounded down to the nearest tenth of a Standard second before they are credited, and the fraction left over goes to the reserve line. Here the fraction was a small thing the reserve line has kept. Ref. CIBT-3003-CCCB-5		
29 Nov	ATM withdrawal: Ganymede	-172,800	21,156,017
	Belt Ore Consolidated has its own machine on the same concourse, installed the same month as this one. The firm's machine has never been asked to match one of your withdrawals, and the Bank has not asked it to try. Ref. CIBT-3003-6ECB-4		
30 Nov	Interest at 4.40% APY	+73,286	21,229,303
	You have never once withdrawn interest on the day it posts. The Bank has come to expect that, and posts it to the second on the day regardless. Ref. CIBT-3003-0051-6		

Closing balance, month by month

Highest 22,368,681 s · lowest 19,987,290 s



December 3002 — November 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 3003-11