CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Ulla Whitlock
Unit 314, Pallas Ring 10

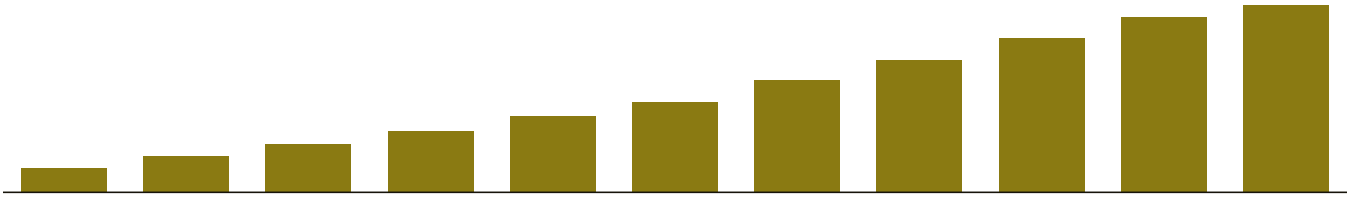
Account 8564-9809-0708
Period 1–30 September 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
104,885,372 s	**+7,754,425 s**	**-373,783 s**	**112,266,014 s**

Date	Description	Amount (s)	Balance (s)
05 Sep	Turbulence Cover	-23,383	104,861,989
	Turbulence Cover pays by the minute, rounded down on the carrier's clock. The carrier keeps its clock to the second, so the 13 minutes shown is the figure paid, less the second the carrier keeps for itself. Ref. CIBT-3022-0AD1-9		
08 Sep	Slippage fee (Mars Station, 8 transfers)	-4,800	104,857,189
	The transfer of 4,800 from Mars Station, made for your employer's wage run, crossed three branch clocks before it reached Hall E. The fee of 0.30 s is shown against the employer's name, not yours, at the employer's own request. Ref. CIBT-3022-435E-4		
11 Sep	ATM withdrawal: Mars Station	-172,800	104,684,389
	Dispensing took longer than usual because the machine read your card twice, once for each world it had been told you might be on. The second reading agreed with the first, and the withdrawal is correct. Ref. CIBT-3022-00CB-8		
14 Sep	Deposit: Hall E	+7,326,144	112,010,533
	The handling fee was waived because the envelope arrived unsigned and the officer signed it for you, the first time that officer has signed a deposit for anyone. The signature is on file in the officer's own hand, and the officer has asked that it not be copied. Ref. CIBT-3022-2864-1		
27 Sep	ATM withdrawal: Mars Station	-172,800	111,837,733
	The sum on this line is your expenses float from Kepler Ring Hydroponics, drawn at Mars Station and accounted for on a form that asks you to name every clerk you spoke to. You named them all, and the form has been filed without comment. Ref. CIBT-3022-7458-5		
30 Sep	Interest at 4.90% APY	+428,281	112,266,014
	The statement shows interest accrued to the close of the Pallas Ring 10 day. The balance on your card does not include it, since the card reads the balance at the instant of a withdrawal, and an instant does not contain a day's interest. The two agree within 49 seconds, which the card calls a tolerance. Ref. CIBT-3022-A291-0		

Closing balance, month by month

Highest 112,266,014 s · lowest 8,624,704 s



November 3021 — September 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  9809-0708  3022-09`