CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Calla Whitlock
Unit 152, Singapore Sector

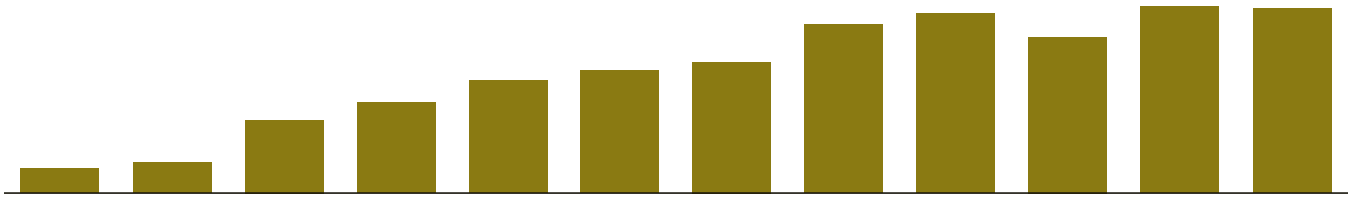
Account 1187-2969-2061
Period 1–31 October 3029
Branch Marina, Singapore Sector
Clock Singapore Sector local

Opening balance	Credits	Debits	Closing balance
144,315,683 s	**+1,531,515 s**	**-2,078,681 s**	**143,768,517 s**

Date	Description	Amount (s)	Balance (s)
03 Oct	ATM withdrawal: Nairobi Sector	-259,200	144,056,483
	You count the cash twice at the machine before you take it, and the machine has learnt to wait. The second count is always the same, and you always say so, aloud, to no one. Ref. CIBT-3029-BF8D-6		
07 Oct	Transfer to own account: Nairobi Sector	-1,160,340	142,896,143
	The enquiry fee for 53 documents was not raised, because the file was already open on the desk and nobody had to go and find it. The Bank charges for finding things, not for things that have been found. Ref. CIBT-3029-6BE4-7		
11 Oct	Payroll credit: Kepler Ring Hydroponics	+1,098,568	143,994,711
	Kepler Ring Hydroponics has asked that the wage be paid before the work is done, on the grounds that the work will be done in any case. The Bank has declined. The firm has paid the Bank a small fee for asking, which the Bank has accepted in the spirit intended. Ref. CIBT-3029-67ED-2		
14 Oct	Transfer to joint account	-659,141	143,335,570
	The joint transfer waited 29 days because the posting day fell on the anniversary of the mandate, and the office does not post joint money on the day a mandate was signed. It went through the morning after, which was the first day it could. Ref. CIBT-3029-7152-3		
31 Oct	Interest at 3.60% APY	+432,947	143,768,517
	Interest for the month. The posted rate changed on the 31st; interest before that date was calculated at the old rate and after it at the new. Ref. CIBT-3029-BEAB-2		

Closing balance, month by month

Highest 144,315,683 s · lowest 101,434,573 s



November 3028 October 3029

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.

1187 2969-2061 3029-10