CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Bracegirdle
Unit 186, Pallas Ring 10

Account 8564-1663-1609
Period 1–30 November 2998
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
62,937,079 s	**+183,566 s**	**-2,798,521 s**	**60,322,124 s**

Date	Description	Amount (s)	Balance (s)
10 Nov	Slippage fee (Vancouver Sector, 2 transfers)	-1,800	62,935,279
	The standing transfer to 8564-2194-0839 crosses 2 times a month at 0.30 s a crossing, so the fee comes to the same sum every month. The Bank has stopped sending the figure in advance, since it has never once changed. Ref. CIBT-2998-2ADC-0		
13 Nov	Transfer to own account: Vancouver Sector	-2,623,921	60,311,358
	An item of 2,623,921 is recorded on the 13th, a day before the transfer was received. The sender's clock runs 11 seconds ahead of ours on that route, and the sender's date was taken, as the terms require. Ref. CIBT-2998-93BA-9		
24 Nov	ATM withdrawal: Vancouver Sector	-172,800	60,138,558
	You take days from the machine at Vancouver Sector rather than from the counter, always the smallest denomination it offers. The officer at Hall E asked whether this is a preference or a principle. You said it was a habit, which is the same thing with less paperwork. Ref. CIBT-2998-CB15-5		
30 Nov	Interest at 3.50% APY	+183,566	60,322,124
	The interest on your Chrono-Forex holding is credited in the pair's base unit and converted at the close of the 30th. The figure beneath it is the conversion, not the interest, and the two should not be read as one. Ref. CIBT-2998-E868-5		

Closing balance, month by month

Highest 75,049,331 s · lowest 60,322,124 s



December 2997 November 2998

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 1663-1609 2998-11