CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Bracegirdle
Unit 98, Pallas Ring 10

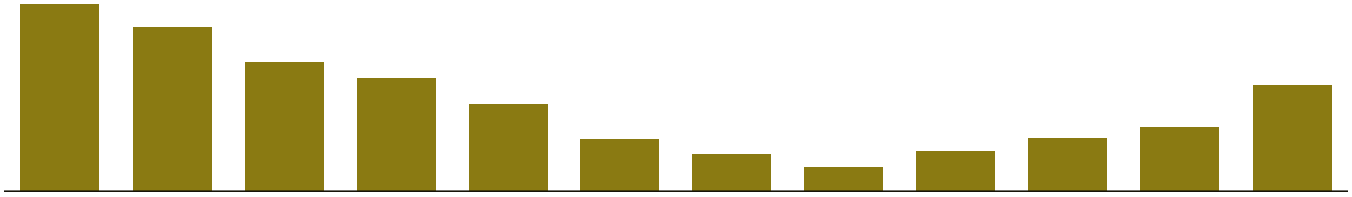
Account 8564-1663-1609
Period 1–30 November 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
64,111,124 s	**+4,927,151 s**	**-172,800 s**	**68,865,475 s**

Date	Description	Amount (s)	Balance (s)
12 Nov	Payroll credit: the Lagrange Four Commissary	+340,372	64,451,496
	You ask the officer to read the deduction line of the pay slip aloud at the counter, and then to read it again, and then to write the figure in the margin. The officer does so every month, to the second, and says the figure each time as though it were the first. Ref. CIBT-3000-98B9-1		
13 Nov	Deposit: Hall E	+4,399,789	68,851,285
	Each deposit is wrapped in the same brown paper, folded at the corners, and you have never explained why. The officers unwrap it for you at the counter, neatly, and wrap it again when you leave. Ref. CIBT-3000-94FF-4		
14 Nov	ATM withdrawal: Io	-172,800	68,678,485
	The officer at the Hall E desk notes that you took the cash in small denominations. The Bank prefers this form and would be grateful to see it more often. Ref. CIBT-3000-5149-6		
30 Nov	Interest at 3.50% APY	+186,990	68,865,475
	Interest on the Io side is paid in cycles to the nearest 2, and the remainder is carried forward as a fraction of 0.951. The Bank holds the fraction in trust for you. You have never asked for it, and it has grown into a sum the officer describes as modest and patient. Ref. CIBT-3000-8EC8-3		

Closing balance, month by month

Highest 77,994,300 s · lowest 59,687,132 s



December 2999 November 3000

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 3000-11