CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Bracegirdle
Unit 300, Pallas Ring 10

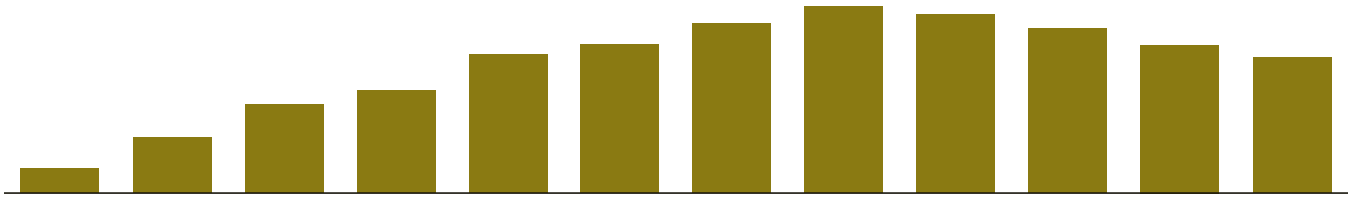
Account 8564-1663-1609
Period 1–30 November 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
45,738,093 s	**+473,774 s**	**-2,002,992 s**	**44,208,875 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	Payroll credit: the Lagrange Four Commissary	+340,372	46,078,465
	For the Lagrange Four Commissary, rounding is done to the nearest whole hour of the employer's own shift, so a shift of 60 hours and a fraction is paid as 60 hours. The fraction is forgiven, which the employer calls rounding and the Bank calls the shift. Ref. CIBT-3022-EB76-3		
10 Nov	Transfer to own account: The Belt	-1,739,592	44,338,873
	You have never once queried a sundry line on your statement. The figures have agreed every time, which the officers have come to read as a kind of courtesy. Ref. CIBT-3022-1326-3		
16 Nov	ATM withdrawal: The Belt	-259,200	44,079,673
	Where the machine's denomination falls short of a request, a half is paid up, not down. This withdrawal fell exactly on the half, and was paid up. Ref. CIBT-3022-BA68-0		
25 Nov	Slippage fee (The Belt, 7 transfers)	-4,200	44,075,473
	The reconciliation hall's note on your account reads, in full: "Clocks agree. Seconds do not." The officer has pinned it to the file and asks that it not be removed. Ref. CIBT-3022-8A5E-2		
30 Nov	Interest at 3.50% APY	+133,402	44,208,875
	Interest for 28 days was held at The Belt while the local office waited for a fresh set of the monthly tables. The tables arrived on the 30th, and the interest was credited from the day it was earned, as the tables require. Ref. CIBT-3022-B9C3-0		

Closing balance, month by month

Highest 50,473,246 s · lowest 30,558,802 s



December 3021 November 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 1663-1609 3022-11