CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Bracegirdle
Unit 150, Pallas Ring 10

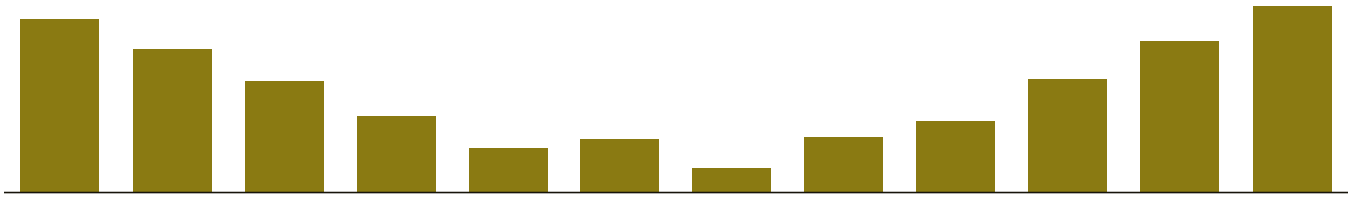
Account 8564-1663-1609
Period 1–31 October 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
63,255,576 s	**+2,919,058 s**	**-174,600 s**	**66,000,034 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	ATM withdrawal: Europa	-86,400	63,169,176
	The request at Europa was held 31 Standard days because the local office had shut its doors for a festival that began before you asked. Nothing was moved in the meantime, and the sum is the one you named on the day you named it. Ref. CIBT-3029-DECD-8		
08 Oct	ATM withdrawal: Europa	-86,400	63,082,776
	Wim Lindqvist says a machine that pays out in whole cycles is the Bank's way of agreeing that nobody is owed the last second. Ref. CIBT-3029-322B-3		
14 Oct	Slippage fee (Europa, 6 transfers)	-1,800	63,080,976
	Since the Lagrange Four Commissary moved its offices to Europa, each transfer to its staff account crosses the same relay twice, out and back again, because the firm's bookkeeper prefers to see a thing arrive. The second fee is shown on its own line for the firm's records. Ref. CIBT-3029-A440-3		
16 Oct	Payroll credit: the Lagrange Four Commissary	+340,372	63,421,348
	Pay from the Lagrange Four Commissary reached 8564-1663-1609 from the Europa station, where the staff are paid through the ice. The transfer crosses the ice a shade slower than the light does, and the Bank has allowed for it in the posting date. Ref. CIBT-3029-0281-9		
19 Oct	Deposit: Hall E	+2,394,191	65,815,539
	The envelope held 43 notes of an old denomination, which the counter converts at the posted rate and rounds to the whole cycle. The fraction of 0.952 is entered in the margin of the ledger, where fractions have been kept since 3027. Ref. CIBT-3029-75F8-0		
31 Oct	Interest at 3.50% APY	+184,495	66,000,034
	The interest was posted 31 days after the period closed, because the Europa relay was checking a leap it had been told about in writing and had decided to verify for itself. The check was completed on the 31st, and the posting was made in full. Ref. CIBT-3029-9417-9		

Closing balance, month by month

Highest 66,000,034 s · lowest 53,482,172 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.

8564 1663-1609 3029-10