CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Teodor Oyelaran-Hightower
Unit 218, Pallas Ring 10

Account 8564-1663-4090
Period 1–30 November 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
699,560 s	**+703,475 s**	**-318,488 s**	**1,084,547 s**

Date	Description	Amount (s)	Balance (s)
14 Nov	Deposit: Hall E	+608,388	1,307,948
	No counter fee applies. The packet came back across the counter once for a missing signature, and the Bank does not charge a holder for a second trip, which it has learned to regard as a way of keeping one's word in small amounts. Ref. CIBT-2986-03A0-9		
19 Nov	Slippage fee (Lagos Sector, 4 transfers)	-3,600	1,304,348
	Brymar College pays its staff in days from Lagos Sector, and each month a slippage figure is printed on the pay line. This month's is 0.30 seconds, and the employer's office has asked that it be recorded under its own name. Ref. CIBT-2986-92E9-0		
24 Nov	Transfer to joint account	-55,688	1,248,660
	Auditors could not find the second holder's signature on the 24th copy, and found it on the back of the slip, where it had been put for the carbon. The Bank accepts it there, provided it is in the same ink as the front. Ref. CIBT-2986-2C7C-6		
25 Nov	ATM withdrawal: Lagos Sector	-86,400	1,162,260
	The relay between Lagos Sector and the branch passed this withdrawal on with a note that read "as before". The Bank took it to mean the same instruction as last month, and the withdrawal was carried out on that footing. Ref. CIBT-2986-52B0-4		
25 Nov	ATM withdrawal: Lagos Sector	-172,800	989,460
	The 25th withdrawal was taken in days at Lagos Sector, which the Teller describes as sensible, and then paid back in at the Hall E counter that afternoon, which she describes as the same thing, the other way round. Ref. CIBT-2986-7248-0		
26 Nov	Payroll credit: Brymar College	+92,814	1,082,274
	A credit for 30 days of overtime was printed above your regular pay. It has been moved below it, where the employer's own advice shows it. The total is unchanged; only the order was wrong. Ref. CIBT-2986-0C9B-5		
30 Nov	Interest at 3.90% APY	+2,273	1,084,547
	Reading the rate from the card, the Teller keeps her thumb over the last two digits so that you can give the figure yourself. You do, and she says you were right, and that she would have been quicker. Ref. CIBT-2986-0AFF-0		

Closing balance, month by month

Highest 1,084,547 s · lowest 429,957 s



September 2986 November 2986

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 1663-4090 2986-11