CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wren Vantongeren
Unit 12, Pallas Ring 10

Account 8564-1663-4124
Period 1–30 November 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
129,936,388 s	**+1,778,130 s**	**-9,526,223 s**	**122,188,295 s**

Date	Description	Amount (s)	Balance (s)
17 Nov	Temporal Health Plan	-18,920	129,917,468
	Every year on the anniversary of your first claim the plan credits 59 days to your cover without a request from you. It has never explained the rule to anybody and has never needed to, since no one has asked it to stop. Ref. CIBT-3012-DBAA-2		
21 Nov	Payroll credit: Harbourfront Shipping	+1,028,618	130,946,086
	The Harbourfront Shipping credit was held for 31 days in the Bank's suspense account because the remitter's reference did not match its contract. The reference was corrected by the remitter's own office, which apologised, and the wage has been released with the days' interest. Ref. CIBT-3012-09FF-3		
23 Nov	ATM withdrawal: Montréal Sector	-259,200	130,686,886
	The quarterly draw of 3 Standard days at Montréal Sector is paid to the holder in the presence of nobody. The machine has been asked to wait for a witness, and has declined on the grounds that it is one. Ref. CIBT-3012-2134-0		
24 Nov	Slippage fee (Montréal Sector, 9 transfers)	-5,400	130,681,486
	The transfer waited 30 Standard days at Montréal Sector while a carrier was cleared through the lock, and the fee covers only the seconds lost in motion. Ref. CIBT-3012-50E6-2		
25 Nov	Mech Veterans' Time Pension	+370,531	131,052,017
	A month's pension was credited to the wrong heading, the upgrade allowance having been filed under the pension itself. The two lines have been separated, and the total on the statement does not change. Ref. CIBT-3012-B7AE-3		
25 Nov	ATM withdrawal: Montréal Sector	-259,200	130,792,817
	The withdrawal waited 14 minutes in the queue at the Hall E hatch, after the cash had been counted. The Bank has credited those minutes back to your account as interest on the sum, at the day's rate. Ref. CIBT-3012-6CD5-0		
26 Nov	Transfer to own account: Montréal Sector	-8,983,503	121,809,314
	Harbourfront Shipping's payroll office sent 8,983,503 to this account in error, believing it to be the account of a former colleague. The sum has been returned to the office, which asked us to confirm that you did not spend it. You did not, and the Bank has said so in writing. Ref. CIBT-3012-F2A3-4		
30 Nov	Interest at 3.50% APY	+378,981	122,188,295
	The interest is credited on the 30th, a day earlier than the posted date, because the depositor asked for it to be so and has been right about the calendar every time. Ref. CIBT-3012-0A28-7		

Closing balance, month by month

Highest 137,337,228 s · lowest 110,743,348 s



December 3011 — November 3012

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  1663-4124  3012-11`