CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Xan Mbatha
Unit 373, Pallas Ring 10

Account 8564-1663-5931
Period 1–31 October 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
134,348,701 s	**+721,671 s**	**-829,882 s**	**134,240,490 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	Memory Vault: box 88-977, quarter	-259,200	134,089,501
	The seal on box 88-977 was checked 29 days late, after a relay between the Head Office and Hall E delayed the paperwork. The seal was found intact, and nothing in the box has been affected by the wait. Ref. CIBT-3000-E881-5		
03 Oct	Slippage fee (São Paulo Sector, 9 transfers)	-8,100	134,081,401
	A fee that falls on an exact half-second is charged to the holder on an even-numbered crossing of the month and not on an odd one, so the holder pays the whole second on one crossing and nothing on the next. Ref. CIBT-3000-0E6D-4		
09 Oct	Deposit: Hall E	+229,060	134,310,461
	Ulla Ishikawa-Blue says the envelope has been opened more often than the Bank's own books, and has come out in good order each time, which the Bank does not dispute. Ref. CIBT-3000-7F77-0		
16 Oct	ATM withdrawal: São Paulo Sector	-259,200	134,051,261
	A request for an amount that is not a whole day is dispensed to the lower unit, and the remainder is kept as a credit to be collected at the next counter. The credit of 0.957 of a day is shown below and will be rounded again at that time. Ref. CIBT-3000-8C2B-4		
20 Oct	Transfer to joint account	-303,382	133,747,879
	Auditors compared the joint balance with both holders' own records and found them in agreement. The only difference is 2,400 seconds, which both holders say they had already spent. Ref. CIBT-3000-D8E3-9		
31 Oct	Interest at 4.40% APY	+492,611	134,240,490
	Monthly interest rounded down to the nearest second, with the 0.980 remainder paid into the rounding account. The account is in credit to you by 55 seconds, and you are the only depositor who has noticed. Ref. CIBT-3000-AB19-2		

Closing balance, month by month

Highest 137,425,384 s · lowest 119,663,360 s



November 2999 October 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.

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