CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lumi Castellane
Unit 9, Pallas Ring 10

Account 8564-1663-6749
Period 1–30 November 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
184,972,901 s	**+753,496 s**	**-10,882,608 s**	**174,843,789 s**

Date	Description	Amount (s)	Balance (s)
06 Nov	Transfer to own account: Ganymede	-10,855,518	174,117,383
	A refund of 10,855,518 was posted as a charge and then, on the officer's second look, as a refund again. The Bank regards that as the usual number of looks for a refund, and two is the number it can afford. Ref. CIBT-3023-CE45-1		
15 Nov	Turbulence Cover	-18,990	174,098,393
	Titan Methane Works took out this cover on your behalf the year you joined the firm, and has never asked to see the policy. The premium comes from the firm's account; the claims come to you. Ref. CIBT-3023-218B-1		
18 Nov	New Time™ exchange	+13,605	174,111,998
	Your Classic Time credit was posted in the afternoon and debited that evening, the same New Time™ having been exchanged at two counters, one of which had been told it was a gift. The gift has been struck from the record and the exchange kept once. Ref. CIBT-3023-055F-4		
25 Nov	Slippage fee (Ganymede, 9 transfers)	-8,100	174,103,898
	You send your transfers at first light on the first Standard morning of each week, when the relay is least crowded, and the fee is lower for it. You have sent them at that hour since 3021, and the officers have noted it without comment. Ref. CIBT-3023-1429-8		
30 Nov	Interest at 4.80% APY	+739,891	174,843,789
	Titan Methane Works put its bonus into this account in one lump, and the interest on the lump is shown as its own line, so the company's accountants can see what the money earned while it sat, unclaimed, in your name. Ref. CIBT-3023-54F3-6		

Closing balance, month by month

Highest 243,533,582 s · lowest 174,843,789 s



December 3022 November 3023

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 1663-6749 3023-11