CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lumi Castellane
Unit 164, Pallas Ring 10

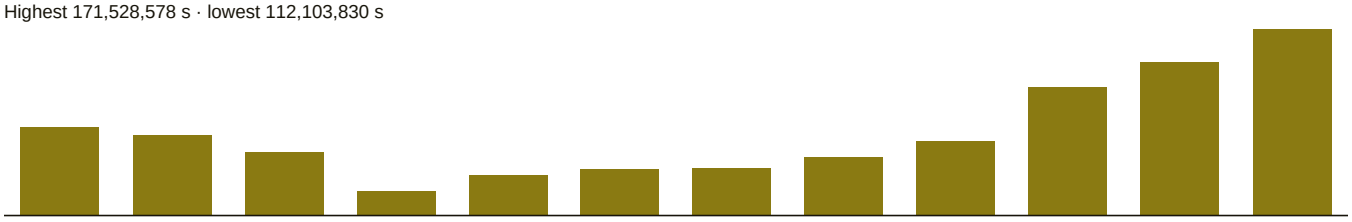
Account 8564-1663-6749
Period 1–30 November 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
159,426,180 s	**+12,285,912 s**	**-183,514 s**	**171,528,578 s**

Date	Description	Amount (s)	Balance (s)
04 Nov	Payroll credit: Titan Methane Works	+1,098,812	160,524,992
	The envelope that came with the Titan Methane Works transfer was empty. The Teller says this is the employer's usual practice and not a fee, and has filed the envelope anyway, so that the next officer can see it for themselves. Ref. CIBT-3028-C4A6-3		
16 Nov	Deposit: Hall E	+10,549,396	171,074,388
	The sum sat in the window for 30 days because the depositor had written "after the fair" on the envelope, and the window was not told which fair. It has since been told. The deposit is credited on the day the fair closed. Ref. CIBT-3028-29A3-8		
20 Nov	Slippage fee (The Belt, 7 transfers)	-2,100	171,072,288
	The fee was shown in shifts on a line otherwise kept in seconds. The conversion is 0.30 seconds. The relay's shifts stay at the relay, and the statement has been re-run to show seconds alone. Ref. CIBT-3028-0F67-2		
24 Nov	Turbulence Cover	-8,614	171,063,674
	A passenger filed the claim for you without the policy number, giving the seat number instead. The seat was matched to the policy on the 24th, and the claim is paid to you. Ref. CIBT-3028-18DE-7		
25 Nov	ATM withdrawal: The Belt	-172,800	170,890,874
	Titan Methane Works asked that its staff's withdrawals be kept off the statement and grouped under one heading, and the Bank agreed. Your share on the 25th was 2 Standard days and appears under that heading with the others. Ref. CIBT-3028-9330-2		
30 Nov	Interest at 4.80% APY	+637,704	171,528,578
	The interest for 3023 was checked by the auditors against the depositor's own copy. That copy was kept in a folder marked with the rate and the word "still". The two agree, and the auditors have asked to see the folder. Ref. CIBT-3028-6C59-6		

Closing balance, month by month

Highest 171,528,578 s · lowest 112,103,830 s



December 3027 November 3028

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 3028-11