CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lumi Castellane
Unit 341, Pallas Ring 10

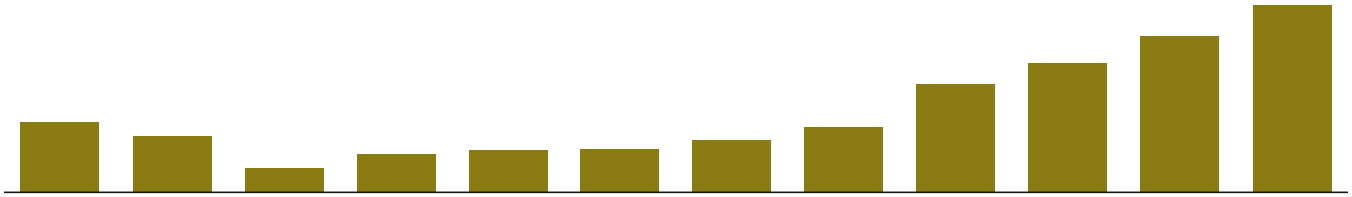
Account 8564-1663-6749
Period 1–31 December 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
171,528,578 s	**+14,175,439 s**	**-281,570 s**	**185,422,447 s**

Date	Description	Amount (s)	Balance (s)
05 Dec	ATM withdrawal: Luna	-86,400	171,442,178
	The machine at Luna keeps the local day, so the withdrawal shown on the 5th was made on that world's 5th, which runs a day ahead of this statement. Both dates are printed on the receipt, and both are correct. Ref. CIBT-3028-D302-2		
17 Dec	ATM withdrawal: Luna	-172,800	171,269,378
	The withdrawal was not paid until the local day had closed, because the machine at Luna does not pay out on a day it has not finished. It paid on the morning that followed, the first morning it had been asked. Ref. CIBT-3028-B30F-0		
18 Dec	Deposit: Hall E	+12,390,513	183,659,891
	The bearer's note was written in a hand the branch has seen before. It has asked to be filed with the rest of its kind, and it has been. Ref. CIBT-3028-5719-9		
23 Dec	Slippage fee (Luna, 3 transfers)	-900	183,658,991
	The Teller says a slippage fee is the only charge in the Bank that grows smaller when you are patient, and that she has never found a kind way to tell the customers who are not. Ref. CIBT-3028-56AB-3		
25 Dec	Payroll credit: Titan Methane Works	+1,098,812	184,757,803
	A correction to last month's credit from Titan Methane Works. It was shown as received on the 25th, when it had arrived on the 25th of the month before, by the employer's clock. The earlier date has been removed and the sum left as it was. Ref. CIBT-3028-6865-2		
30 Dec	Turbulence Cover	-21,470	184,736,333
	The claim waited 31 Standard days signed across the back by a second officer while the carrier's dispatch office moved to a new station and the form was readdressed to it. The station has agreed to keep its old name for the purposes of the policy. Ref. CIBT-3028-E79B-2		
31 Dec	Interest at 4.80% APY	+686,114	185,422,447
	Interest is rounded to the nearest second when the balance is a whole number of days, and up to the next second when it is not. The rule has applied since 3027, and no depositor has yet made it come out differently. Ref. CIBT-3028-1923-2		

Closing balance, month by month

Highest 185,422,447 s · lowest 112,103,830 s



January 3028 December 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  3028-12`