CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 135, Pallas Ring 10

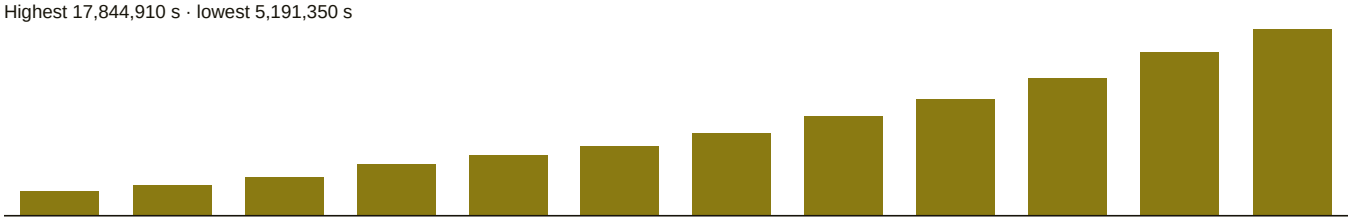
Account 8564-1663-9065
Period 1–31 December 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
16,003,982 s	**+2,104,928 s**	**-264,000 s**	**17,844,910 s**

Date	Description	Amount (s)	Balance (s)
05 Dec	Payroll credit: St. Catherine Bakeries	+167,743	16,171,725
	St. Catherine Bakeries's pay office keeps the hour of its own bell, which rings 60 minutes before ours. Its wages therefore reach the Bank at the start of a day that, by our reckoning, has not yet begun, and the Bank has accepted them on the understanding that they are on time. Ref. CIBT-2989-AD6B-3		
13 Dec	Deposit: Hall E	+1,891,841	18,063,566
	Entered as a withdrawal on one line, because the slip had been filled in from the back. The line has been turned the right way up. A sum is a deposit from the day it was made, whichever way the slip was written. Ref. CIBT-2989-B7F4-3		
16 Dec	ATM withdrawal: L4 Habitat	-86,400	17,977,166
	On L4 Habitat the machine pays in whatever coin the local office has in its tray that week. The coin is recorded on your receipt by its weight and its owner, and the Bank has accepted both as sufficient. Ref. CIBT-2989-45A3-1		
20 Dec	Slippage fee (L4 Habitat, 8 transfers)	-4,800	17,972,366
	Each crossing is charged to the whole second and the day's total to the whole minute, so the sum shown is not the sum of its parts. The difference, 0.962 of a second, belongs to the rule and not to either party. Ref. CIBT-2989-364A-2		
30 Dec	ATM withdrawal: L4 Habitat	-172,800	17,799,566
	The machine reminds you of the quarterly draw by printing a small card on the morning it is due. The custodian carries the card to the Hall E counter by hand, out of respect for the machine's own sense of timing. Ref. CIBT-2989-7B8B-3		
31 Dec	Interest at 3.40% APY	+45,344	17,844,910
	The rate on this account was last reviewed in 2988 and has not moved since. You ask about it at every visit, and the answer is always the same, which you appear to find restful. Ref. CIBT-2989-398F-4		

Closing balance, month by month

Highest 17,844,910 s · lowest 5,191,350 s



January 2989 December 2989

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 1663-9065 2989-12