CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 382, Pallas Ring 10

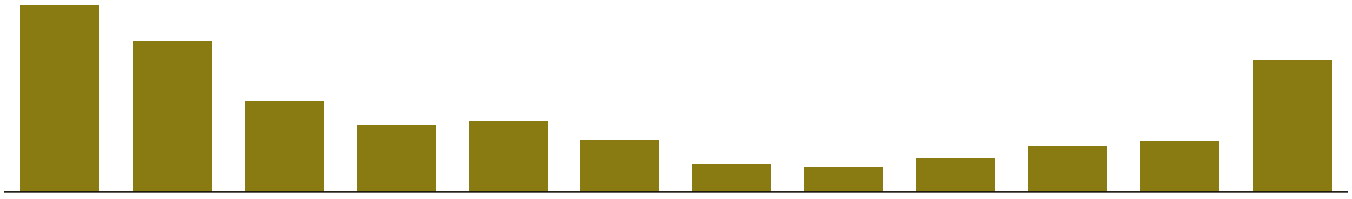
Account 8564-1663-9065
Period 1–30 November 2991
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
18,035,177 s	**+1,560,824 s**	**-259,200 s**	**19,336,801 s**

Date	Description	Amount (s)	Balance (s)
12 Nov	ATM withdrawal: New Orleans Sector	-172,800	17,862,377
	Your receipt goes home with you each time, kept together with a clip shaped like a small question mark, so that the balance and the receipt can be found in the same place. The Teller finds this helpful and has never said so. Ref. CIBT-2991-BF0A-2		
15 Nov	Payroll credit: St. Catherine Bakeries	+167,743	18,030,120
	St. Catherine Bakeries deducts a sum each month for a scheme you left in 2988, and pays it into a scheme that has since been wound up. The sum waits in the Bank's suspense account, earning interest for former members who have not yet been told. Ref. CIBT-2991-1D0C-5		
25 Nov	ATM withdrawal: New Orleans Sector	-86,400	17,943,720
	Withdrawn at New Orleans Sector and rounded to the nearest day in your favour. The Bank's rounding has gone your way before, and each time the statement says so in the same line, which nobody has thought to change. Ref. CIBT-2991-FFEE-1		
26 Nov	Deposit: Hall E	+1,341,982	19,285,702
	An unlabelled second was found in the envelope with your deposit and has been credited to the Bank's suspense account, which keeps such items for this purpose. Your deposit itself is credited in full. Ref. CIBT-2991-224C-2		
30 Nov	Interest at 3.40% APY	+51,099	19,336,801
	On Titan the interest is paid in the currency the lake is running at that season, and the Teller checks the figure against the tide before she reads it out. Ref. CIBT-2991-F4A6-4		

Closing balance, month by month

Highest 20,229,241 s · lowest 17,605,770 s



December 2990 November 2991

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 2991-11