CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 328, Pallas Ring 10

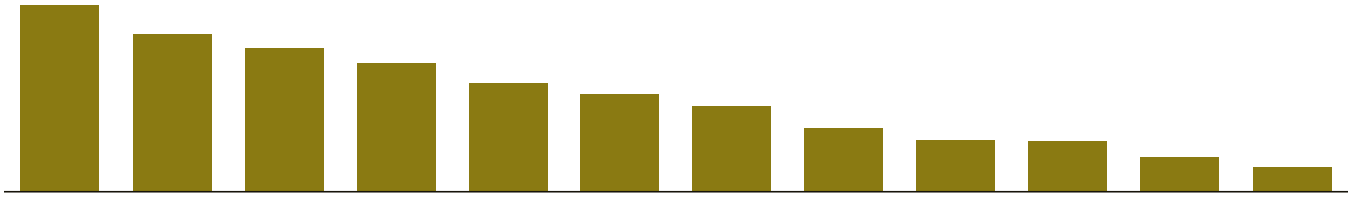
Account 8564-1663-9065
Period 1–31 October 2993
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
16,115,300 s	**+213,403 s**	**-673,069 s**	**15,655,634 s**

Date	Description	Amount (s)	Balance (s)
06 Oct	ATM withdrawal: Vancouver Sector	-172,800	15,942,500
	The 0.30 s fee for this withdrawal would ordinarily have been taken on the 6th. It was not, because the cash was drawn on a day the machine was not on the books at all, and the Bank does not recognise a withdrawal on a day it does not recognise. Ref. CIBT-2993-E002-0		
15 Oct	ATM withdrawal: Vancouver Sector	-172,800	15,769,700
	A withdrawal at Vancouver Sector was posted to a branch account with the same number and a different check digit. The entry has moved to yours, and the other account has been reconciled to the second. Ref. CIBT-2993-CE8C-4		
24 Oct	Payroll credit: St. Catherine Bakeries	+167,743	15,937,443
	St. Catherine Bakeries pays its crew at Vancouver Sector in the dock's own hours, which the local office counts from each lock cycle. The Bank converts the hours into Standard seconds on arrival and does not ask the lock to explain itself. Ref. CIBT-2993-91EB-6		
24 Oct	Slippage fee (Vancouver Sector, 9 transfers)	-5,400	15,932,043
	The slippage on this statement is 5,400 seconds. The Fee Committee has examined the figure and found it correct, though not yet fair, and the matter is listed for its next sitting. Ref. CIBT-2993-6DEF-6		
27 Oct	Transfer to own account: Vancouver Sector	-322,069	15,609,974
	The sundry from Zeno Kowalczyk went out to Venus Cloudport and came back again before the desk could say whose it was. The blank card it arrived on has been returned to Zeno Kowalczyk, with a note that the card was not, after all, a joke. Ref. CIBT-2993-998C-2		
31 Oct	Interest at 3.40% APY	+45,660	15,655,634
	The monthly interest from St. Catherine Bakeries's deposit in your name is credited here on the 31st. The firm asks that the figure be shown separately each month, and it has been, in the same small type. Ref. CIBT-2993-3282-2		

Closing balance, month by month

Highest 22,824,689 s · lowest 15,655,634 s



November 2992 October 2993

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 2993-10