CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Quill Umberfield
Unit 206, Pallas Ring 10

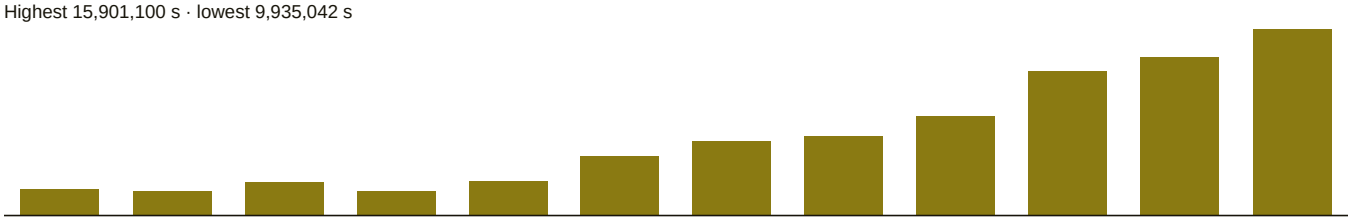
Account 8564-1663-9065
Period 1–30 November 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,865,371 s	**+1,210,329 s**	**-174,600 s**	**15,901,100 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	ATM withdrawal: Lagos Sector	-86,400	14,778,971
	Sampled for the Audit Committee (machine 28 of 7). The cash paid out agrees with the machine's journal and the branch ledger, which differ from the Head Office register by one entry explained on the 1st statement. Ref. CIBT-3000-AAC9-9		
02 Nov	Slippage fee (Lagos Sector, 6 transfers)	-1,800	14,777,171
	Your standing transfer to 8564-7523-5938 is priced by the relay as a single crossing each month, which it is not, and the Bank has written to the relay to say so. The officer finds the arrangement reassuring, and the relay has not replied. Ref. CIBT-3000-4DA5-3		
05 Nov	Payroll credit: St. Catherine Bakeries	+167,743	14,944,914
	The receiving fee on your St. Catherine Bakeries pay was waived in the first month of the new contract, as the contract's schedule provides. It was waived again in the second, the Bank having run out of reasons to take it. Ref. CIBT-3000-2CAB-3		
10 Nov	Deposit: Hall E	+1,000,468	15,945,382
	Audit found 5 envelopes deposited on the 10th were recorded as one, because they had been sealed together. Each has since been opened, counted and entered separately, and the total is exactly what it was. Ref. CIBT-3000-7A07-8		
26 Nov	ATM withdrawal: Lagos Sector	-86,400	15,858,982
	Audit query: the withdrawal at Lagos Sector was authorised by a token issued in 2998, and the token is still valid. The Committee notes that tokens do not expire on this machine, and asks that this be minuted. Ref. CIBT-3000-2A2E-9		
30 Nov	Interest at 3.40% APY	+42,118	15,901,100
	The Bank rounds every interest line down to the second, but it rounds your running total up, the two rules having been agreed in 2995 and never reconciled. The officer has kept them as they are. Ref. CIBT-3000-790B-1		

Closing balance, month by month

Highest 15,901,100 s · lowest 9,935,042 s



December 2999 November 3000

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 3000-11