CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Quill Umberfield
Unit 317, Pallas Ring 10

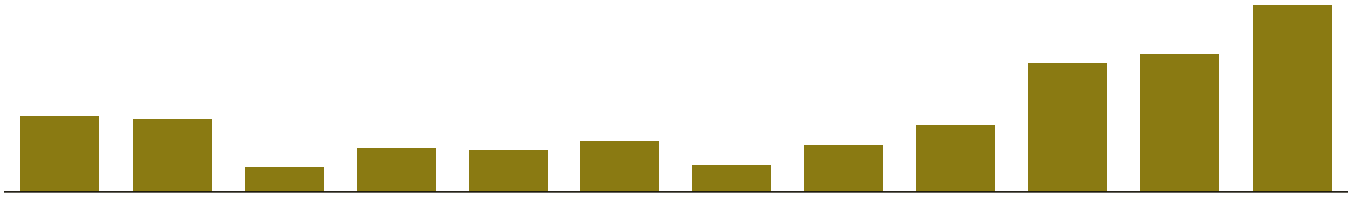
Account 8564-1663-9065
Period 1–30 November 3002
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
18,134,838 s	**+1,163,546 s**	**-259,200 s**	**19,039,184 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	Deposit: Hall E	+944,421	19,079,259
	The Teller asked whether the sum was right. You said it was, the Teller said that had been the expectation, and the sum went into the drawer, where it has stayed. Ref. CIBT-3002-141D-5		
10 Nov	ATM withdrawal: Phobos	-86,400	18,992,859
	Dispensing took longer than usual because the machine read your card twice, once for each world it had been told you might be on. The second reading agreed with the first, and the withdrawal is correct. Ref. CIBT-3002-0C16-5		
14 Nov	ATM withdrawal: Phobos	-172,800	18,820,059
	The sum shows 0.993 of a sol less on this statement than it was taken for, because the machine rounds to the nearest whole sol and the Bank rounds the receipt down. Both figures are shown, and neither is wrong. Ref. CIBT-3002-8285-2		
17 Nov	Payroll credit: St. Catherine Bakeries	+167,743	18,987,802
	The rounding rule for St. Catherine Bakeries wages is applied after the receiving charge, not before it. The Bank has been asked to reverse the order twice and has declined both times. This month the difference is 1,500 seconds. Ref. CIBT-3002-7C9A-1		
30 Nov	Interest at 3.40% APY	+51,382	19,039,184
	Your file shows you have asked about the posted rate at Hall E on 8 occasions this year and found it unchanged on each. The Teller has suggested the figure be printed at the top of your statement, to save you the walk. Ref. CIBT-3002-02CA-7		

Closing balance, month by month

Highest 19,039,184 s · lowest 16,079,706 s



December 3001 November 3002

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 3002-11