CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 227, Pallas Ring 10

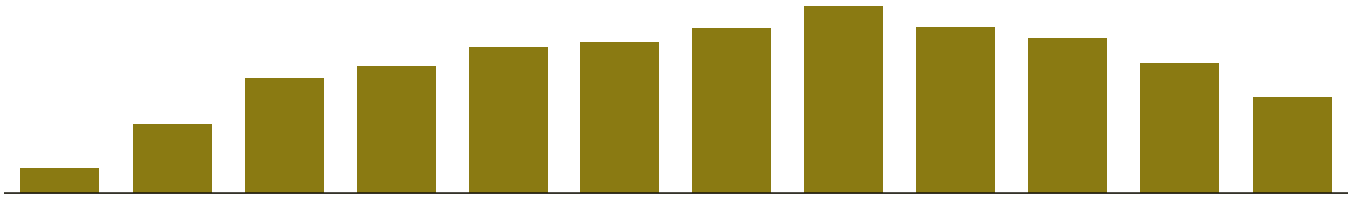
Account 8564-1663-9065
Period 1–31 October 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,927,287 s	**+59,293 s**	**-853,207 s**	**20,133,373 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Transfer to own account: Lagos Sector	-417,607	20,509,680
	The Mars desk reckoned this sundry in sols, not Standard days, and asked for the difference to be carried in the local reckoning. The Bank carried it. The difference is 0.988, which is enough for a sol and of no help at all to a Standard day. Ref. CIBT-3014-987F-8		
05 Oct	ATM withdrawal: Lagos Sector	-172,800	20,336,880
	You always withdraw an amount ending in a round number of seconds. The officers have put this down to habit, though the file is not clear on whether it was yours to begin with. Ref. CIBT-3014-ACA5-0		
11 Oct	ATM withdrawal: Lagos Sector	-259,200	20,077,680
	The 259,200 was counted by the machine over a baby being rocked, very softly, near the lockers and checked by the officer over the same sound. Both counts agreed with the receipt. Ref. CIBT-3014-91F7-1		
30 Oct	Slippage fee (Lagos Sector, 4 transfers)	-3,600	20,074,080
	Asked whether the 4 crossings could be made any cheaper, the officer said yes, if there were fewer of them, and that she would record the suggestion under a heading she has not yet chosen. Ref. CIBT-3014-16D5-4		
31 Oct	Interest at 3.40% APY	+59,293	20,133,373
	Interest for 31 days was held across the partition that divides the concourse from the strongroom until the rate could be confirmed, since the Bank will not credit at a rate it has not yet seen posted. The rate was confirmed on the 31st, and the interest was paid in full, seconds and all. Ref. CIBT-3014-F70F-3		

Closing balance, month by month

Highest 22,250,992 s · lowest 18,486,970 s



November 3013 October 3014

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 3014-10