CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 56, Pallas Ring 10

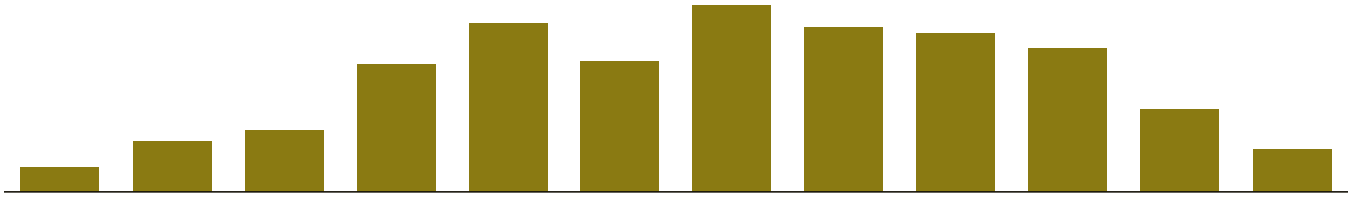
Account 8564-1663-9065
Period 1–31 October 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,100,120 s	**+224,693 s**	**-743,511 s**	**19,581,302 s**

Date	Description	Amount (s)	Balance (s)
04 Oct	Payroll credit: St. Catherine Bakeries	+167,743	20,267,863
	The credit was held for 31 days while St. Catherine Bakeries decided whether a second payment in the same month was a wage or a correction. It decided on the correction, and paid it as one, a little lighter than it had been promised, with a note apologising for the weight. Ref. CIBT-3029-DBE5-2		
20 Oct	Transfer to own account: Io	-482,211	19,785,652
	Settlement of a Chrono-Forex deal at the posted rate for the day. Your instructions were clear; the rate was not, and the Bank has taken the rate that was posted, as it is obliged to. Ref. CIBT-3029-02BB-6		
24 Oct	Slippage fee (Io, 7 transfers)	-2,100	19,783,552
	The crossings from St. Catherine Bakeries were rounded to the nearest five seconds at the payroll office's request, so that its accounts would look tidy. They do. Your account is 10 seconds lighter for it. Ref. CIBT-3029-FB15-4		
26 Oct	ATM withdrawal: Io	-259,200	19,524,352
	The withdrawal was held 30 Standard days at Io while a second relay was found to confirm the first. The first had been confirmed by an operator who had since gone to another world, and the second confirmation came down the line within the hour. Ref. CIBT-3029-90B2-7		
31 Oct	Interest at 3.40% APY	+56,950	19,581,302
	Your staff savings interest is credited here at the posted rate, and St. Catherine Bakeries sends a note each quarter asking whether you would like it matched. The firm has been told that the Bank does not match rates, and has asked for the note to be kept on file anyway. Ref. CIBT-3029-5CFF-6		

Closing balance, month by month

Highest 21,448,411 s · lowest 19,353,063 s



November 3028 October 3029

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 3029-10