CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Kofi Prendergast
Unit 96, Pallas Ring 10

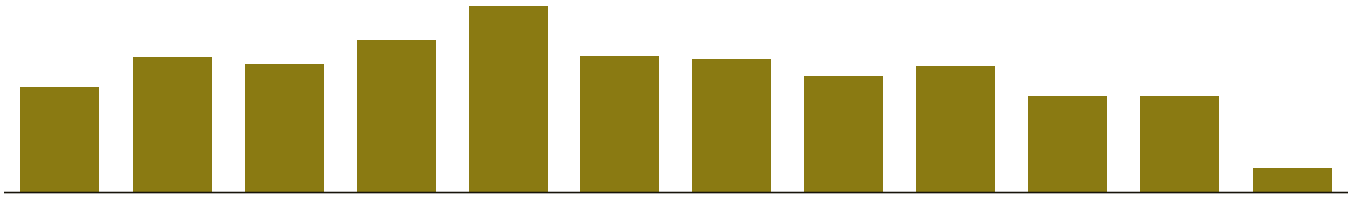
Account 8564-1663-9735
Period 1–30 November 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
452,770,548 s	**+3,715,014 s**	**-36,377,856 s**	**420,107,706 s**

Date	Description	Amount (s)	Balance (s)
09 Nov	ATM withdrawal: Titan	-86,400	452,684,148
	The cash for the 9th was sent to Titan by the supply courier, which runs once a Standard week, and the withdrawal waited 30 days for it to come down. The courier was thanked for the journey, and the cash was paid on arrival. Ref. CIBT-2989-26E3-4		
10 Nov	Payroll credit: Harbourfront Shipping	+2,205,779	454,889,927
	Harbourfront Shipping has changed its name, its colour and its opinion of the Authority in the last decade, but its wage day has not moved from the last working day of the month. The payroll office describes this as the one thing it has never seen a reason to revisit. Ref. CIBT-2989-34F6-7		
10 Nov	Slippage fee (Titan, 5 transfers)	-4,500	454,885,427
	Each crossing is rounded up to the next whole second and the day's total rounded down, so the sum shown, 0.30 s, is not the figure you would reach by adding the crossings. The difference of 0.942 of a second falls in the Bank's favour, and the Bank has declined to keep it. Ref. CIBT-2989-8A81-6		
17 Nov	ATM withdrawal: Titan	-172,800	454,712,627
	Withdrawal made with the left hand, as the machine recorded it. The Teller noted this for the file, without comment, as is the Teller's way. Ref. CIBT-2989-9C0B-8		
27 Nov	Transfer to own account: Titan	-36,114,156	418,598,471
	Sundries under one whole cycle are carried forward, not rounded, and the carry is shown as its own line each quarter. This quarter it stands at 0.987, and it will be shown again next quarter, a little larger. Ref. CIBT-2989-C8A8-4		
30 Nov	Interest at 4.00% APY	+1,509,235	420,107,706
	The 30th line was keyed from a pencil draft in which the sixth digit of the rate had been written as a 3 and corrected to an 8 without initials. The rate is 4.00% APY, the interest has been worked again from it, and the 17 seconds the error cost you are credited below. Ref. CIBT-2989-31B6-0		

Closing balance, month by month

Highest 493,129,750 s · lowest 420,107,706 s



December 2988 November 2989

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 1663-9735 2989-11