CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Rhea Eskeland
Unit 121, Pallas Ring 10

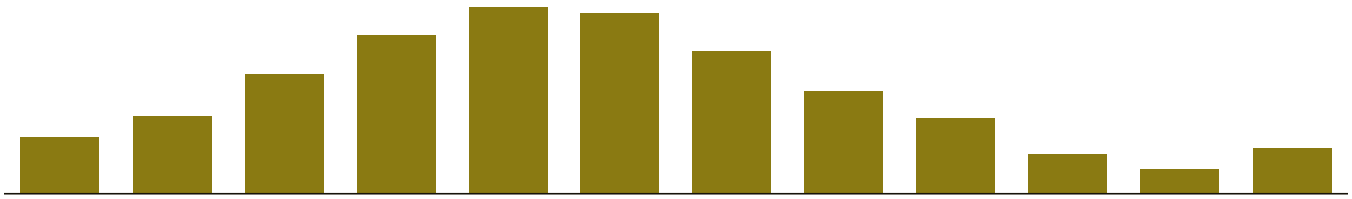
Account 8564-1819-7708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
498,138,500 s	+23,014,781 s	-174,000 s	520,979,281 s

Date	Description	Amount (s)	Balance (s)
01 Nov	ATM withdrawal: Lagos Sector	-86,400	498,052,100
	Since it was installed, the machine at Lagos Sector has paid your One Standard day on the first working day of each month. The custodian has come to think of it as a pension paid in arrears, and has asked whether it might be paid in advance. Ref. CIBT-3003-7C1E-8		
14 Nov	Deposit: Hall E	+18,652,728	516,704,828
	"Lovely weather for a deposit," the Teller said, although the window has no weather and the envelope had come up from a sealed room. The sum was counted and found to be what was written on the outside, which she considered the better of the two remarks. Ref. CIBT-3003-57FD-4		
23 Nov	ATM withdrawal: Lagos Sector	-86,400	516,618,428
	Brymar College asks its staff to draw cash at Lagos Sector on pay day, and the machine is loaded for the purpose at dawn. Your withdrawal on the 23rd was one of the first, taken from the early load. Ref. CIBT-3003-1D29-2		
26 Nov	Payroll credit: Brymar College	+2,867,638	519,486,066
	The Teller has checked the credit against the advice and asks us to say that it is correct, and that she has no views on whether it ought to have been larger. Ref. CIBT-3003-81C9-7		
26 Nov	Slippage fee (Lagos Sector, 4 transfers)	-1,200	519,484,866
	You send the same 4 transfers on the first working day of every month, and the fee has come to 0.30 s on each of your last 30 statements. An officer has noticed that you check the figure before you send, and has never suggested otherwise. Ref. CIBT-3003-242D-8		
30 Nov	Interest at 3.60% APY	+1,494,415	520,979,281
	The interest for the 30th was calculated on the balance before the deposit went in, not after. The deposit was on time; the interest was short by 57 seconds, which has been paid in full on this line. Ref. CIBT-3003-7A2A-3		

Closing balance, month by month

Highest 672,784,398 s · lowest 498,138,500 s



December 3002 November 3003

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 1819-7708 3003-11