CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Priya Prendergast
Unit 322, Pallas Ring 10

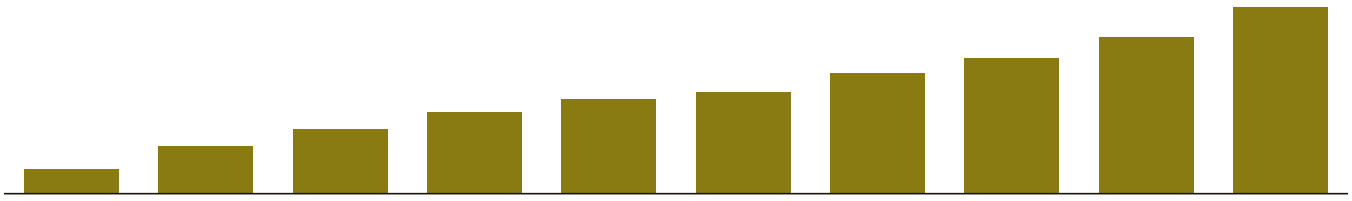
Account 8564-2007-7708
Period 1–30 November 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
5,307,856 s	**+1,370,887 s**	**-348,033 s**	**6,330,710 s**

Date	Description	Amount (s)	Balance (s)
04 Nov	ATM withdrawal: Svalbard	-259,200	5,048,656
	The cash-time machine at Svalbard pays out only in whole days, so the 0.941 left over stays in the account and appears on the next line as a credit. Nothing is owed on the remainder, which may be spent or left where it is. Ref. CIBT-3023-E790-9		
14 Nov	Deposit: Hall E	+1,201,601	6,250,257
	The deposit was credited 28 days after the count, because the night safe is emptied only on the 14th, and the envelope waited with the rest. Interest runs from the day of the count. Ref. CIBT-3023-6133-5		
15 Nov	Payroll credit: Phobos Drydock	+148,055	6,398,312
	You have left the Phobos Drydock wage in the account for 28 days before drawing on it, every month since 3023. The Bank counts those days as a deposit of its own, and the interest on them has been paid into the same account. Ref. CIBT-3023-2CC4-6		
25 Nov	Transfer to joint account	-88,833	6,309,479
	The joint transfer of 88,833 posted on the 25th carried Quill Kestrel's name in the sender's column, because Quill Kestrel had signed for it at the other counter. The entry has been moved to the column for the holder who came in, and the names now appear in mandate order. Ref. CIBT-3023-2E25-2		
30 Nov	Interest at 4.80% APY	+21,231	6,330,710
	A line on the 30th printed the balance before the last deposit. The interest was calculated on the correct balance, so the figure stands; only the printed balance was out of date, and it has been reissued with the day's date on it. Ref. CIBT-3023-1A9A-6		

Closing balance, month by month

Highest 6,330,710 s · lowest 795,742 s



February 3023 November 3023

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 2007-7708 3023-11