CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Priya Prendergast
Unit 322, Pallas Ring 10

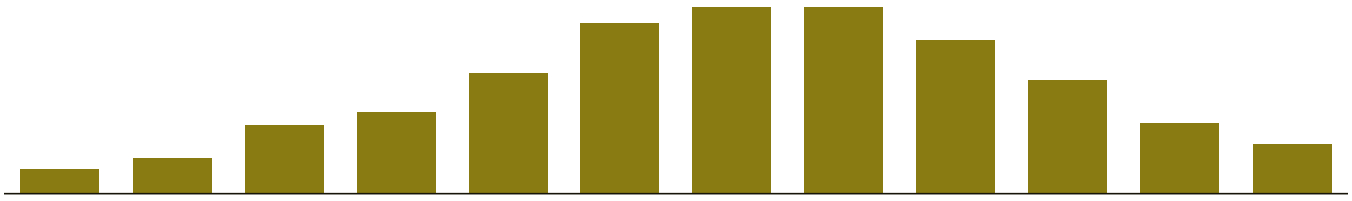
Account 8564-2007-7708
Period 1–31 October 3026
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
9,655,259 s	**+186,676 s**	**-662,980 s**	**9,178,955 s**

Date	Description	Amount (s)	Balance (s)
14 Oct	Payroll credit: Phobos Drydock	+148,055	9,803,314
	Salary from Phobos Drydock is rounded to the whole cycle, and the 0.940 remainder is paid out as one coin at your next counter visit. The Teller believes it is the only coin the Bank has ever paid in person. Ref. CIBT-3026-336C-6		
21 Oct	Slippage fee (Europa, 4 transfers)	-1,200	9,802,114
	Slippage is charged in tenths of a Standard second, and anything under a tenth is dropped rather than carried forward. The 0.985 left over this month was dropped. Ref. CIBT-3026-3C71-5		
23 Oct	Transfer to joint account	-88,833	9,713,281
	Oren Gunnarsdottir has checked the joint balance against the transfers every month since 3023 and has never found a difference. The checking has now been checked, and has found no difference there either. Ref. CIBT-3026-CA1C-1		
23 Oct	Transfer to own account: Europa	-572,947	9,140,334
	Sundries from Quill Kestrel are rounded to the nearest 29 seconds at the sender's request, and the difference of 0.960 is shown on its own line. The sender calls this a courtesy; the Bank calls it the sender's request. Ref. CIBT-3026-4E02-2		
31 Oct	Interest at 4.80% APY	+38,621	9,178,955
	The Teller pointed at the last digit of the interest and asked you to say it aloud, as a test of the account. You said it. She said the test was over, that the account had passed, and that you might now go and tell someone. Ref. CIBT-3026-FAAD-1		

Closing balance, month by month

Highest 12,185,923 s · lowest 8,635,171 s



November 3025 October 3026

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 3026-10