CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Szabo
Unit 177, Pallas Ring 10

Account 8564-2139-8921
Period 1–31 October 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
687,951,027 s	**+6,324,950 s**	**-24,886,401 s**	**669,389,576 s**

Date	Description	Amount (s)	Balance (s)
10 Oct	Payroll credit: the Ceres Ring Assay Office	+2,396,626	690,347,653
	The 0.30 seconds charged on the Ceres Ring Assay Office credit was not taken from you. The payroll office asked for it to be taken from its own side of the transfer instead, and the Bank agreed, on the understanding that the office will not ask twice. Ref. CIBT-3012-7625-0		
13 Oct	Transfer to own account: Luna	-24,524,139	665,823,514
	This fee sat at the Hall E counter for 28 days because the officer who takes sundries had been reassigned to the second floor and had taken the stamp with them. The stamp has since come back down, and the fee was stamped on the 13th. Ref. CIBT-3012-7E2C-9		
20 Oct	Slippage fee (Luna, 2 transfers)	-1,800	665,821,714
	The fee for 2 crossings comes to 0.30 seconds after each crossing is rounded to the nearest hundredth. Rounded once over the whole total it would be 1,800 seconds lower, but the Bank does not round in total. Ref. CIBT-3012-DCAA-3		
22 Oct	ATM withdrawal: Luna	-259,200	665,562,514
	The days for your withdrawal at Luna had to be restocked by a clerk from the drawer below, which the Bank does not hurry. The machine waited 27 minutes, politely, and then dispensed in full. Ref. CIBT-3012-031A-1		
23 Oct	Temporal Health Plan	-14,862	665,547,652
	You asked whether the plan would reimburse a visit you had not yet made, in case it became necessary. The plan reimburses only what has happened, and you accepted this with a nod that the Teller found reassuring. Ref. CIBT-3012-1ABB-4		
26 Oct	ATM withdrawal: Luna	-86,400	665,461,252
	The rounding rule for cash-time at Luna runs to four clauses, and the machine applies all four, though only the first is printed on the receipt. The second has kept the holder's balance in order since 3011. Ref. CIBT-3012-0B2D-0		
29 Oct	Mech Veterans' Time Pension	+1,405,837	666,867,089
	The administration fee of 0.30 s on this pension has been taken back in full. The Pensions Office holds that a veteran who has already given the Authority a limb should not also be charged for hearing about it. Ref. CIBT-3012-F239-6		
31 Oct	Interest at 4.40% APY	+2,522,487	669,389,576
	The rate printed on the previous statement had its decimal point in the wrong place. The interest was credited at the correct rate, and the printed line has been amended to say so. Ref. CIBT-3012-219C-1		

Closing balance, month by month

Highest 741,218,411 s · lowest 651,255,730 s



November 3011 — October 3012

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  2139-8921  3012-10`