CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Estate of Rafe Zamora
Unit 400, Pallas Ring 10

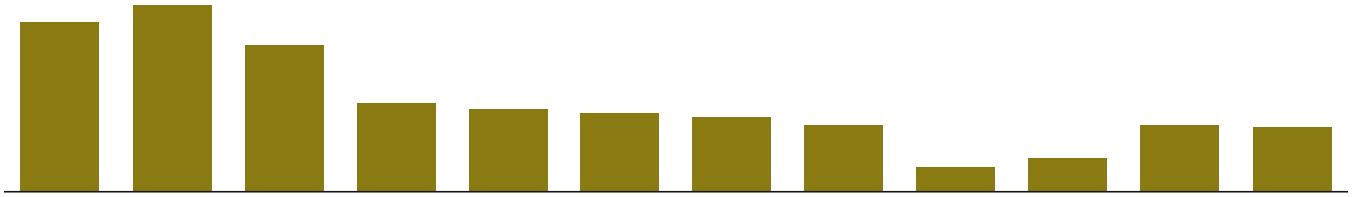
Account 8564-2201-9708
Period 1–30 November 2963
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
413,586,036 s	**+1,585,413 s**	**-2,881,194 s**	**412,290,255 s**

Date	Description	Amount (s)	Balance (s)
16 Nov	Slippage fee (Oakland Sector, 4 transfers)	-1,200	413,584,836
	The Teller points out that a slippage fee is the only charge in this branch paid in the same currency it was lost in. Ref. CIBT-2963-E5A4-1		
25 Nov	Transfer to own account: Oakland Sector	-2,879,994	410,704,842
	The sum was converted at four places and rounded to two at the end, as the rule requires for sums that have crossed a clock boundary. The rounding came to 43 seconds in the Bank's favour, and has been handed back in full, which the rule does not require. Ref. CIBT-2963-1F02-9		
30 Nov	Interest at 4.60% APY	+1,585,413	412,290,255
	The conversion fee has been waived, since the rate on the day the interest was earned and the rate on the day it was posted were the same, a rare coincidence in a branch that keeps two calendars. Ref. CIBT-2963-4D6F-6		

Closing balance, month by month

Highest 478,080,833 s · lowest 390,821,376 s



December 2962 November 2963

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 2201-9708 2963-11