CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Uma Prendergast-Juvonen
Unit 175, Pallas Ring 10

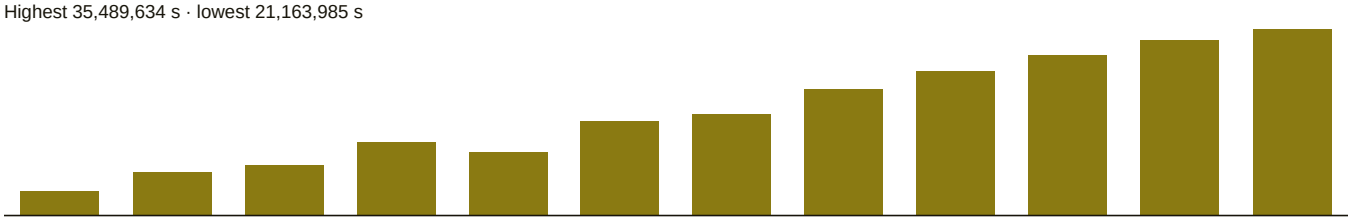
Account 8564-2545-8564
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
34,487,218 s	**+1,381,271 s**	**-378,855 s**	**35,489,634 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Transfer to joint account	-200,655	34,286,563
	The joint balance is rounded down at the close of the Pallas Ring 10 day, and the fraction is carried forward as a unit owned by neither holder. Ref. CIBT-3003-38FF-5		
06 Oct	Payroll credit: the Ceres Ring Assay Office	+334,425	34,620,988
	Wages from the Ceres Ring Assay Office, credited after the wage rule rounded them down to the whole second. The fraction left over, 0.946 of a second, is carried to your next credit and rounded the same way there; it is not lost, and the rule has never said why it is always the smaller figure that wins. Ref. CIBT-3003-5DB6-9		
11 Oct	ATM withdrawal: Delhi Sector	-172,800	34,448,188
	The 172,800 was counted by the machine over footsteps on marble and checked by the officer over the same sound. Both counts agreed with the receipt. Ref. CIBT-3003-9E82-0		
15 Oct	Slippage fee (Delhi Sector, 6 transfers)	-5,400	34,442,788
	Monthly slippage on your recurring crossing from Hall E to Delhi Sector. The annual amount is worked out once, in 2998, and divided twelve ways; the Clock Standards Board approved the method, and the Teller would rather not explain it again. Ref. CIBT-3003-8015-4		
17 Oct	Deposit: Hall E	+934,763	35,377,551
	The auditors have checked the handling fee against the schedule. It was charged once, correctly, and a second charge on the same envelope has been struck from the register. Ref. CIBT-3003-787E-3		
31 Oct	Interest at 3.90% APY	+112,083	35,489,634
	Printed one line below its own figure, the 31st interest made the balance above it look as if it had grown by 0.959 of a second when the account was closed. The balance is right, and the line has been moved to where it belongs, under the sum it describes. Ref. CIBT-3003-C081-8		

Closing balance, month by month

Highest 35,489,634 s · lowest 21,163,985 s



November 3002 October 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  2545-8564  3003-10
```