CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Uma Lindqvist
Unit 387, Pallas Ring 10

Account 8564-2655-0708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
76,296,872 s	**+720,756 s**	**-6,413,660 s**	**70,603,968 s**

Date	Description	Amount (s)	Balance (s)
10 Nov	Slippage fee (Ganymede, 5 transfers)	-3,000	76,293,872
	The relay did not record where the 5 crossings started, so the slippage on them was worked from the far end alone. The Bank charges only for seconds it can place, and has placed what it could on the relay. Ref. CIBT-3003-5358-1		
19 Nov	Transfer to own account: Ganymede	-6,393,867	69,900,005
	A sundry of 6,393,867 from Ganymede came in cycles and was converted at the local rate, which was posted in the morning and withdrawn by the afternoon. The morning's rate stands; the officer says the afternoon was for the local office to deal with. Ref. CIBT-3003-7F8D-7		
23 Nov	Payroll credit: Harbourfront Shipping	+415,569	70,315,574
	The charge for receiving wages in cycles has been waived. The Bank waives it whenever the wage comes to at least one whole cycle, and this one did, by a margin the officer calls comfortable. Ref. CIBT-3003-813C-1		
25 Nov	Turbulence Cover	-16,793	70,298,781
	A delay listed on the 25th as 33 minutes was in fact 33 hours. The error was the carrier's, the carrier has apologised, and the claim has been paid at the hourly rate, which the carrier describes as an unusual kindness. Ref. CIBT-3003-607E-4		
30 Nov	Interest at 4.80% APY	+305,187	70,603,968
	Interest is rounded in whichever direction leaves the balance a round number, when a round number is within reach. This month it was within reach, and the balance stands at 305,187, which the officer has written out in full with a small flourish under the last digit. Ref. CIBT-3003-2D0E-3		

Closing balance, month by month

Highest 87,263,942 s · lowest 70,603,968 s



December 3002 November 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 2655-0708 3003-11