CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Sunniva Wetherby
Unit 234, Pallas Ring 10

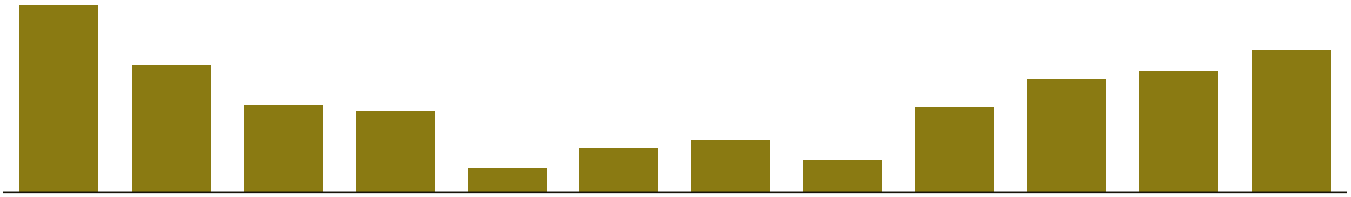
Account 8564-2746-5708
Period 1–31 October 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
65,466,586 s	**+2,262,135 s**	**-717,313 s**	**67,011,408 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Transfer to joint account	-268,748	65,197,838
	The joint interest was rounded up at the start of the month and down at the end, so that over the year the account gains a single second, which you have both been asked not to spend. Ref. CIBT-2995-BF18-8		
06 Oct	Memory Vault: box 62-539, quarter	-259,200	64,938,638
	The rental was paid on the 6th but not posted for 30 days, because the receipt had gone to the sub-level in cycles and had to be converted before the Vault would accept it. Ref. CIBT-2995-DB43-4		
08 Oct	ATM withdrawal: Titan	-86,400	64,852,238
	The withdrawal shown on the 8th was keyed against a neighbouring account, 8564-2746-5708. It has been moved to yours, and the branch has written to the other holder to say so. Ref. CIBT-2995-EA42-3		
17 Oct	Turbulence Cover	-16,265	64,835,973
	A claim was filed for a delay of 9 minutes on a journey the carrier's log records as having left before it was booked. The claim has been paid. The underwriters have not asked how, and the officers have decided it is not their question. Ref. CIBT-2995-D84A-8		
19 Oct	Payroll credit: Interworld Post	+447,914	65,283,887
	"They pay you on the day," the officer says, "which is more than the lobby clock does for anyone." The remark is not entered anywhere, and the wage was posted on the 19th. Ref. CIBT-2995-E281-1		
23 Oct	ATM withdrawal: Titan	-86,400	65,197,487
	Auditors' query: why was the withdrawal of One Standard day recorded as cash when the receipt reads voucher? The machine was asked, and printed the receipt again, which still says voucher. Ref. CIBT-2995-3916-8		
26 Oct	Slippage fee (Titan, 1 transfers)	-300	65,197,187
	The Europa station pays for the ice its crossings pass under, a sum the Bank has never found a means of measuring. It has agreed, on the station's advice, to estimate it at 0.30 s and to revisit the figure when the ice does. Ref. CIBT-2995-FE39-4		
26 Oct	Deposit: Hall E	+1,552,355	66,749,542
	The 0.30 s maintenance charge on the account for the quarter has been waived, because a deposit arrived in it. The Bank does not charge an account for taking an interest in itself. Ref. CIBT-2995-123A-2		
31 Oct	Interest at 4.80% APY	+261,866	67,011,408
	Interest on the Lagrange station deposit posted 29 days late, the station's relay having been rotated to face the wrong way for a maintenance check. Nothing was lost in the turning, and the interest has been paid at the rate it earned. Ref. CIBT-2995-222D-5		

Closing balance, month by month

Highest 70,289,473 s · lowest 58,429,771 s



November 2994 October 2995

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  2746-5708  2995-10`