CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Rafe Juvonen-Zelenko
Unit 150, Pallas Ring 10

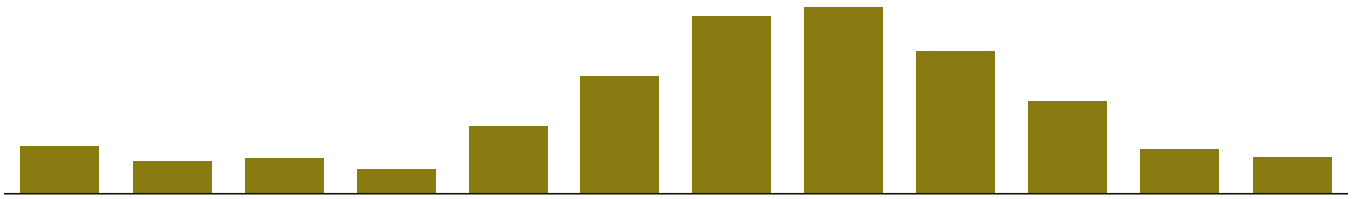
Account 8564-3003-9607
Period 1–31 October 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,911,012,632 s	**+18,523,401 s**	**-70,370,197 s**	**2,859,165,836 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	ATM withdrawal: Bronx Sector	-86,400	2,910,926,232
	The remainder of 86,400 was returned to your balance, rounded at the close of the day, where rounding has always been done. The difference is smaller than a breath and is not shown on the receipt. Ref. CIBT-3025-6FBA-7		
13 Oct	ATM withdrawal: Bronx Sector	-86,400	2,910,839,832
	On Mars the machine pays in days and rounds down to the nearest sol. The 0.956 left over is held for you at the Mars office and will be paid at the next shuttle. Ref. CIBT-3025-BA60-5		
22 Oct	Payroll credit: the Ceres Ring Assay Office	+7,849,689	2,918,689,521
	You count the Ceres Ring Assay Office credit at the counter in whole days, then ask for the fraction in seconds, and the officer gives it to you with the air of someone who has been asked the same question for years. Ref. CIBT-3025-DB32-7		
22 Oct	Slippage fee (Bronx Sector, 5 transfers)	-1,500	2,918,688,021
	The 1,500 s was checked twice against the posted rate and once, by the Teller, against their own patience, which the Teller reports was the harder count. Ref. CIBT-3025-689C-6		
29 Oct	Transfer to own account: Bronx Sector	-70,195,897	2,848,492,124
	The sundry credit of 70,195,897 was entered to the wrong account. It was meant for the depositor who lost a key, and the key has since been found; the credit is returned to the depositor, and the key to nobody in particular. Ref. CIBT-3025-908D-1		
31 Oct	Interest at 4.40% APY	+10,673,712	2,859,165,836
	The 31st line was keyed from a pencil draft in which the sixth digit of the rate had been written as a 3 and corrected to an 8 without initials. The rate is 4.40% APY, the interest has been worked again from it, and the 43 seconds the error cost you are credited below. Ref. CIBT-3025-9825-8		

Closing balance, month by month

Highest 3,775,142,292 s · lowest 2,787,083,024 s



November 3024 October 3025

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 3003-9607 3025-10