CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Kaito Xiomara
Unit 123, Pallas Ring 10

Account 8564-3442-0621
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
66,925,834 s	**+676,039 s**	**-5,980,580 s**	**61,621,293 s**

Date	Description	Amount (s)	Balance (s)
08 Nov	Slippage fee (L4 Habitat, 7 transfers)	-2,100	66,923,734
	The relay's clock was 60 seconds behind the Head Office's on the day of your crossing, which the relay has been asked to explain. It did not. The fee was charged on the difference, which was small, and the transfer arrived on time by the relay's clock, which is the only clock the transfer ever travelled by. Ref. CIBT-3003-BB71-4		
09 Nov	Transfer to joint account	-281,811	66,641,923
	An auditor queried the opening mandate, which bears a signature from each holder in what looks like the same hand. The query was closed on the second look, which was the same as the first. Ref. CIBT-3003-B352-8		
11 Nov	Temporal Health Plan	-16,390	66,625,533
	A copy of your health file is kept at the branch on L4 Habitat and sent to you at the posted rate every 28 days, so the two can be compared. The officer there reads each copy aloud on arrival, which the plan has been asked to note. Ref. CIBT-3003-E253-1		
16 Nov	ATM withdrawal: L4 Habitat	-259,200	66,366,333
	The custodian who serviced the machine at L4 Habitat the next morning recorded that it had dispensed your 3 Standard days politely. No adjustment was needed. Ref. CIBT-3003-2D50-7		
19 Nov	Payroll credit: Montréal Sector Transit	+469,685	66,836,018
	The Montréal Sector Transit station at L4 Habitat pays its staff in rotation, so this credit arrives half a period early and next month's will arrive half a period late. The two cancel out. The Bank has checked the sum twice. Ref. CIBT-3003-5224-3		
22 Nov	ATM withdrawal: L4 Habitat	-172,800	66,663,218
	A withdrawal of 2 Standard days at L4 Habitat appears in the machine's log in the custodian's hand and not the machine's. The custodian was asked why and said the machine had been busy. Ref. CIBT-3003-CC8B-4		
28 Nov	Transfer to own account: L4 Habitat	-5,248,279	61,414,939
	A monthly transfer to 8564-5291-8365, a sundry line on your own instruction since 2999. It appears here because the instruction is older than the statement format, and no better column has been found for it. Ref. CIBT-3003-26AE-6		
30 Nov	Interest at 3.70% APY	+206,354	61,621,293
	Montréal Sector Transit has asked that interest on its payroll float be credited to your account rather than its own, and the request has been carried out. The float is small, and the difference this period was 206,354. Ref. CIBT-3003-504F-1		

Closing balance, month by month

Highest 80,594,109 s · lowest 57,982,636 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  3442-0621  3003-11`