CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 351, Pallas Ring 10

Account 8564-4142-8708
Period 1–30 November 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
100,975,589 s	**+336,585 s**	**-7,594,907 s**	**93,717,267 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	Transfer to own account: Svalbard	-7,248,107	93,727,482
	Sundries under one whole day are carried forward, not rounded, and the carry is shown as its own line each quarter. This quarter it stands at 0.972, and it will be shown again next quarter, a little larger. Ref. CIBT-2976-BCE0-6		
11 Nov	Slippage fee (Svalbard, 4 transfers)	-1,200	93,726,282
	A customer of long standing can predict the fee on 4 crossings to within a second. You are that customer, and the officer has stopped predicting it, to spare you the trouble of being right. Ref. CIBT-2976-71D2-8		
24 Nov	ATM withdrawal: Svalbard	-86,400	93,639,882
	The withdrawal waited 13 minutes in the queue at the Hall E hatch, after the cash had been counted. The Bank has credited those minutes back to your account as interest on the sum, at the day's rate. Ref. CIBT-2976-9078-2		
27 Nov	ATM withdrawal: Svalbard	-259,200	93,380,682
	The duty officer at Hall E stepped out to confirm that the machine had really stopped, and the cash waited 31 days in a flat envelope with its corners turned down before the sum was released. The machine had stopped, as he had suspected, and was never asked to explain why. Ref. CIBT-2976-F8A7-2		
30 Nov	Interest at 4.00% APY	+336,585	93,717,267
	Interest accrues at the close of the Svalbard day, which runs a good deal longer than the day printed at the head of this statement. The period therefore holds one extra day that the label does not mention, and the Bank has elected to pay interest on it. Ref. CIBT-2976-19B3-9		

Closing balance, month by month

Highest 116,322,098 s · lowest 74,313,152 s



December 2975 November 2976

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 4142-8708 2976-11