CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Teodor Castellane
Unit 362, Pallas Ring 10

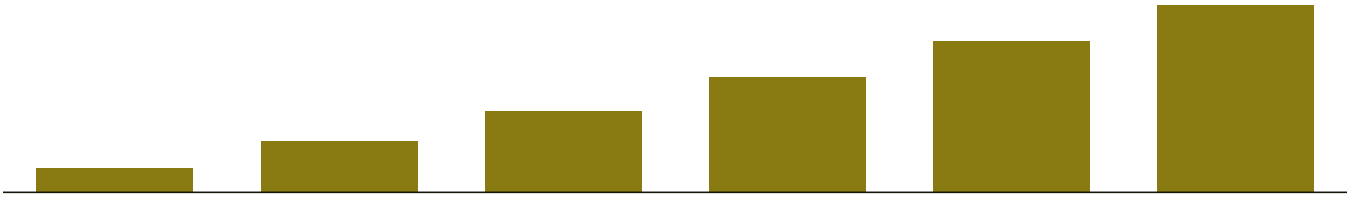
Account 8564-4181-1663
Period 1–30 November 2965
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
41,871,806 s	**+10,117,830 s**	**-289,110 s**	**51,700,526 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Mech Veterans' Time Pension	+438,259	42,310,065
	Mech Veterans' Time Pension for the month. Your service record shows 2 years with the Authority's mechanised divisions; the payment includes the allowance for upgrades fitted in service. Ref. CIBT-2965-6FED-5		
01 Nov	Deposit: Hall E	+8,632,012	50,942,077
	You write the sum in words before you write it in figures, and the figures come out a little smaller in your hand than the words. The officers record this as diligence, which it is. Ref. CIBT-2965-9D35-3		
03 Nov	Slippage fee (L4 Habitat, 3 transfers)	-900	50,941,177
	Crossing 3 waited 31 days at the Callisto relay for a signature from Nadia Sorensen-Vey, who was on leave on another world. The fee runs from the day the transfer left Hall E, not the day it reached the desk. Ref. CIBT-2965-ACCA-8		
03 Nov	Temporal Health Plan	-29,010	50,912,167
	The clinic at L4 Habitat bills in watches and sends its accounts on its own local day, so the claim for 9 sessions reached us a day before the sessions were booked. The plan has accepted the clinic's calendar, on the basis that it is the only one on the station. Ref. CIBT-2965-FB73-6		
20 Nov	Payroll credit: the Europa Ice Authority	+904,497	51,816,664
	This credit was 31 days late because the employer's office at L4 Habitat keeps its own Sunday, which the Bank does not. The Bank has been asked to wait for it, and has. Ref. CIBT-2965-AABD-8		
21 Nov	ATM withdrawal: L4 Habitat	-259,200	51,557,464
	Withdrawal at L4 Habitat, where the machine keeps the local day and not the branch's. The two days differ by 34 hours, so the transaction is posted on the day the machine was on, which the officer says is the only honest day to use. Ref. CIBT-2965-D35E-5		
30 Nov	Interest at 4.10% APY	+143,062	51,700,526
	The interest for the 30th was held 30 days while the Rate Committee compared the posted table with the one at L4 Habitat, which had been printed a day earlier and turned out to be correct. The difference was one day, and the interest is paid for it. Ref. CIBT-2965-2C76-0		

Closing balance, month by month

Highest 51,700,526 s · lowest 7,067,994 s



June 2965 November 2965

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 4181-1663 2965-11