CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Teodor Castellane
Unit 145, Pallas Ring 10

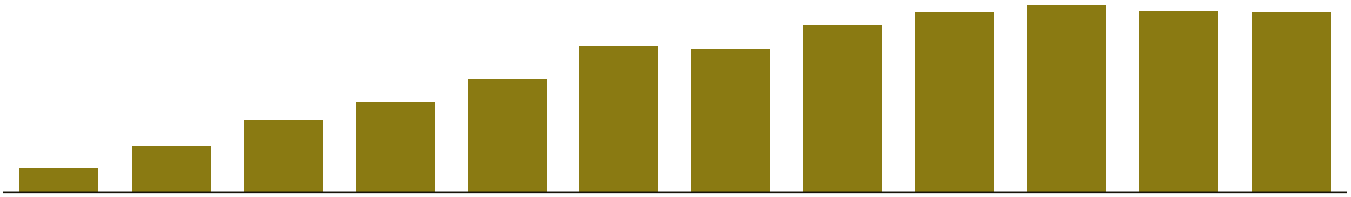
Account 8564-4181-1663
Period 1–30 November 2983
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
128,002,068 s	**+1,781,573 s**	**-2,221,410 s**	**127,562,231 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	ATM withdrawal: Phobos	-172,800	127,829,268
	The Teller notes that the cash came out of Phobos in the order you asked for it, which she has seen only once before, in 2979, and only from you. Ref. CIBT-2983-87EC-1		
12 Nov	Temporal Health Plan	-27,460	127,801,808
	The counter has taken your premium in cash for 35 years and has never once been asked for a receipt. It keeps one anyway, in the drawer marked for later, where the others have been filed since 2979. Ref. CIBT-2983-EC95-0		
21 Nov	Mech Veterans' Time Pension	+439,736	128,241,544
	Your balance is checked on the day the pension arrives, every month, by a clerk who does not read the figure aloud but makes a small blue tick beside it. The tick is the Bank's way of saying that the figure is correct, and the Bank has never used it for anything else. Ref. CIBT-2983-5A2A-7		
21 Nov	Transfer to own account: Phobos	-1,933,850	126,307,694
	The Moon desk posts its sundries in Standard seconds at its own posted rate, which it reads out at the start of each shift so the rate is heard before it is charged. The Bank has never found the rate to disagree with its own, only the reading of it. Ref. CIBT-2983-231C-1		
23 Nov	Payroll credit: the Europa Ice Authority	+904,497	127,212,191
	A wage that falls exactly on the half-second is rounded down by the firm and up by the Bank, and the 55 seconds of difference go into a small tray in the vault marked for later. The tray has been there since 2981 and has grown a little by interest. Ref. CIBT-2983-7A70-7		
24 Nov	ATM withdrawal: Phobos	-86,400	127,125,791
	You stand at the Phobos machine for a moment before you press anything, each time, as if you were reading the screen a second time. The machine has learned to wait for you. Ref. CIBT-2983-8D88-0		
24 Nov	Slippage fee (Phobos, 1 transfers)	-900	127,124,891
	The clock in the window at Hall E runs 27 seconds behind the relay's, which you have timed every month since 2980 and reported in writing. The Bank has charged your fee on the window's figure, and the window clock has been set to agree with the Bank, which is the only instance in the file of a clock taking advice. Ref. CIBT-2983-B9E0-4		
30 Nov	Interest at 4.10% APY	+437,340	127,562,231
	The rate on this account was the same for 7 periods running. The Rate Committee took that for a clerical error, and the auditors took it for settled practice. The rate was checked, and it is correct. The Committee has agreed to stop writing to the account about it. Ref. CIBT-2983-FF38-1		

Closing balance, month by month

Highest 129,324,116 s · lowest 87,066,295 s



December 2982 November 2983

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 2983-11