CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Xan Umberfield
Unit 80, Pallas Ring 10

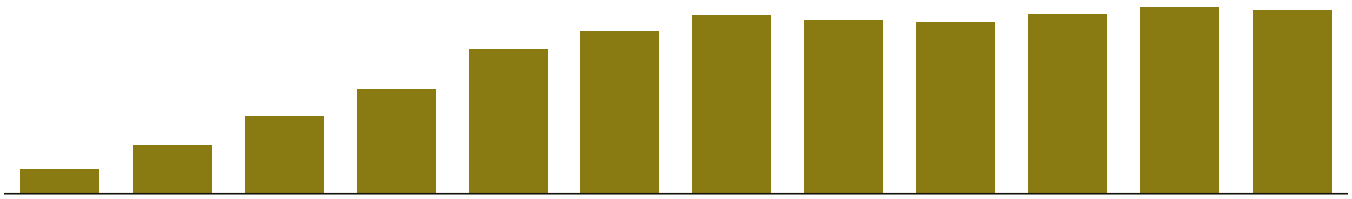
Account 8564-4439-1663
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,953,695,500 s	**+15,747,008 s**	**-37,553,416 s**	**2,931,889,092 s**

Date	Description	Amount (s)	Balance (s)
07 Oct	Transfer to joint account	-3,540,814	2,950,154,686
	The joint statement is read by Folke Fairbrass from the last line upward and by you from the first, and the officer has been asked to note that the two readings have met in the middle every month since 3001. Ref. CIBT-3003-5E0D-6		
21 Oct	ATM withdrawal: L4 Habitat	-86,400	2,950,068,286
	The withdrawal was held across the partition that divides the concourse from the strongroom, while the machine's reckoning was reconciled against the branch's. The branch's figures have been accepted, and the machine has been told so. Ref. CIBT-3003-9599-2		
22 Oct	Payroll credit: the Ceres Ring Assay Office	+5,901,357	2,955,969,643
	The wage was held for 30 Standard days at L4 Habitat, while the Ceres Ring Assay Office and the Bank agreed on when the pay period ended. It was then paid in full, with the interest a held wage earns. Ref. CIBT-3003-A093-9		
24 Oct	Transfer to own account: L4 Habitat	-33,898,966	2,922,070,677
	This item was posted twice on the 24th: once at the counter and once at the night safe, which had not been told the envelope was already open. One of the two has been struck. You may keep the other, and the officer asks that you do not try to keep both. Ref. CIBT-3003-C436-2		
28 Oct	Temporal Health Plan	-27,236	2,922,043,441
	Your premium is taken on the last working day of each quarter by standing instruction, and has been since 3001. If you intend to be unwell on that day, please let the plan know, so that the premium can be taken on another. Ref. CIBT-3003-DB17-6		
31 Oct	Interest at 4.00% APY	+9,845,651	2,931,889,092
	The 9,845,651 on this line is paid by the Ceres Ring Assay Office under its staff savings scheme and is shown for completeness. It is not a gift from the Bank, which has never been asked to make one. Ref. CIBT-3003-5128-6		

Closing balance, month by month

Highest 2,953,695,500 s · lowest 1,756,853,393 s



November 3002 October 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 4439-1663 3003-10