CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Xan Umberfield
Unit 374, Pallas Ring 10

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

Opening balance	Credits	Debits	Closing balance
2,884,133,822 s	**+15,515,136 s**	**-27,892,548 s**	**2,871,756,410 s**

Date	Description	Amount (s)	Balance (s)
03 Dec	Transfer to joint account	-3,540,814	2,880,593,008
	No monthly charge applies to this transfer, which was made from a single account in a single step. The Bank had expected two steps and was pleasantly surprised by the one. Ref. CIBT-3003-63DF-1		
07 Dec	Slippage fee (Bronx Sector, 9 transfers)	-5,400	2,880,587,608
	The fee rate is posted at the counter at Hall E and at the Bronx Sector relay, and the two postings have agreed every day for 9 years without anyone asking them to. This month's rate is 0.30 s per Standard day. Ref. CIBT-3003-6994-8		
21 Dec	Temporal Health Plan	-39,427	2,880,548,181
	The reimbursement shown for 7 sessions on the 21st was filed under a provider code that has since been retired. The claim has been moved to the new code, and the sum is unchanged. Ref. CIBT-3003-CBB9-4		
21 Dec	Transfer to own account: Bronx Sector	-24,306,907	2,856,241,274
	Sundry adjustments that cross from one world's ledger to another are reconciled at quarter-end, not month-end. This line will appear again in that reconciliation, and it is not a duplicate. Ref. CIBT-3003-F87A-4		
25 Dec	Payroll credit: the Ceres Ring Assay Office	+5,901,357	2,862,142,631
	The Ceres Ring Assay Office pay reached Hall E in a bundle of envelopes, one for each month since your account was opened. The Teller counted the envelopes and then the sums inside them, and found both correct, which she describes as a rare result on a Monday. Ref. CIBT-3003-A641-8		
31 Dec	Interest at 4.00% APY	+9,613,779	2,871,756,410
	Interest earned at the Moon office is paid across at the Moon's rate, and the lunar fortnight is counted as two periods rather than one. The statement has grown a second line to show the arithmetic, and the depositor has stopped asking why. Ref. CIBT-3003-60BC-3		

Closing balance, month by month

Highest 2,953,695,500 s · lowest 2,145,777,826 s



January 3003 December 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 3003-12