CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Juvonen
Unit 396, Pallas Ring 10

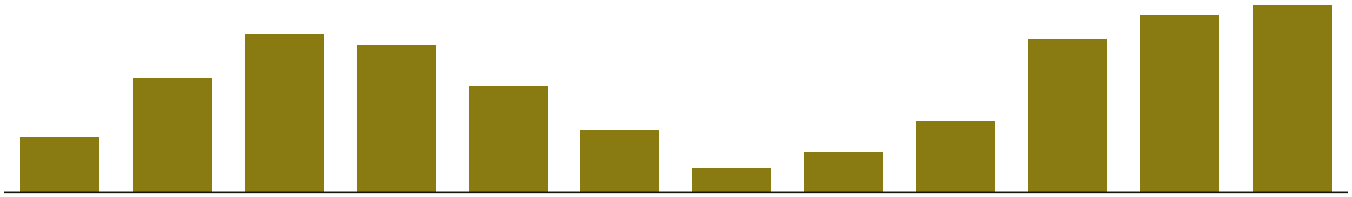
Account 8564-4792-1821
Period 1–30 November 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
36,686,125 s	**+1,251,823 s**	**-441,686 s**	**37,496,262 s**

Date	Description	Amount (s)	Balance (s)
08 Nov	Turbulence Cover	-7,886	36,678,239
	Claims are settled at the policy rate in force on the day the delay began. Yours began on the 8th, and the rate that day was rounded up by 0.986 of a point. The policy calls this a rounding, and the claim was paid at the higher rate. Ref. CIBT-2986-747C-6		
09 Nov	Payroll credit: the Lagrange Four Commissary	+305,974	36,984,213
	The Lagrange Four Commissary pays its staff on Bronx Sector in days and sends the figure here in Standard seconds, converting it at the posted rate as it crosses. That conversion is why this wage is 0.958 of a second larger than the employer's own total. Ref. CIBT-2986-46C1-9		
21 Nov	Deposit: Hall E	+848,020	37,832,233
	The night-safe fee on this deposit has been waived. The envelope was dropped in the safe after the day's last bell and found the next morning on the wrong shelf, which the safe has agreed to correct in the spring. Ref. CIBT-2986-D161-7		
24 Nov	ATM withdrawal: Bronx Sector	-172,800	37,659,433
	The auditors matched this withdrawal against the machine's own log, the relay's and the branch's, and found all three recording the same 53 seconds of delay. They asked for the three to be kept together, and they now are. Ref. CIBT-2986-B76B-8		
24 Nov	Slippage fee (Bronx Sector, 2 transfers)	-1,800	37,657,633
	The Lagrange Four Commissary asked the Bank to hold its remittances until the Head Office was quiet, which it is for 61 hours each Standard week. The fee on the held transfers is the fee for the quiet hours, and the firm has asked that it be rounded down to the nearest quiet hour. Ref. CIBT-2986-3A76-2		
26 Nov	ATM withdrawal: Bronx Sector	-259,200	37,398,433
	The withdrawal was put off until the machine had finished its quarterly self-check, which took 28 days and was started, on this occasion, the day before you asked. The cash was paid the moment the check finished. Ref. CIBT-2986-8F24-5		
30 Nov	Interest at 3.20% APY	+97,829	37,496,262
	This period's interest is the same as last period's, to within 13 seconds. The difference is the rate's fault and not yours, and the fault has been referred to the Rate Committee. Ref. CIBT-2986-73CF-0		

Closing balance, month by month

Highest 37,496,262 s · lowest 23,417,865 s



December 2985 November 2986

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  4792-1821  2986-11`