CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Juvonen
Unit 340, Pallas Ring 10

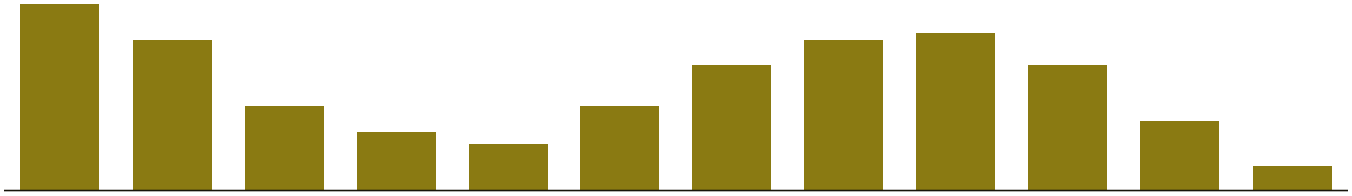
Account 8564-4792-1821
Period 1–30 November 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
39,418,051 s	**+411,088 s**	**-4,824,401 s**	**35,004,738 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Transfer to own account: L4 Habitat	-4,391,501	35,026,550
	Your shift allowance, paid in watches, was converted at the posted rate. The employer's own rate was one second higher, and the difference is for the employer to settle. Ref. CIBT-2995-10DE-1		
08 Nov	Payroll credit: the Lagrange Four Commissary	+305,974	35,332,524
	Under the rounding rule, a wage that falls between two whole watches is paid to the lower one, and the remainder is held in reserve. Your remainder this month is 0.982 of one watch, and it stays where it is. Ref. CIBT-2995-1BAB-3		
09 Nov	ATM withdrawal: L4 Habitat	-259,200	35,073,324
	On L4 Habitat the local day begins in the middle of the night, so the withdrawal is dated the day before the one you made it. The machine knows this and does not mind. The statement does too, and is written accordingly. Ref. CIBT-2995-46CA-5		
10 Nov	Slippage fee (L4 Habitat, 3 transfers)	-900	35,072,424
	Auditors' sample: 3 crossings were checked by hand against the relay's journal. The journal is in longhand for the first 15 entries and in a different hand altogether after that, and the auditors have asked that both be kept. Ref. CIBT-2995-0BD9-6		
29 Nov	ATM withdrawal: L4 Habitat	-172,800	34,899,624
	The cash-time line for the 29th at L4 Habitat was checked against the paper roll in the machine's drum, which has been kept there since 2994. The roll and the line agree, and the drum holds a little more paper than it needs. Ref. CIBT-2995-EC1C-9		
30 Nov	Interest at 3.20% APY	+105,114	35,004,738
	Interest for the quarter was paid in the middle of the quarter, because the period at L4 Habitat ended early and the Bank would rather pay a little soon than a little late. It is paid at the posted rate, and nothing is owed on the difference. Ref. CIBT-2995-1DA6-3		

Closing balance, month by month

Highest 50,850,409 s · lowest 35,004,738 s



December 2994 November 2995

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 2995-11