CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Juvonen
Unit 139, Pallas Ring 10

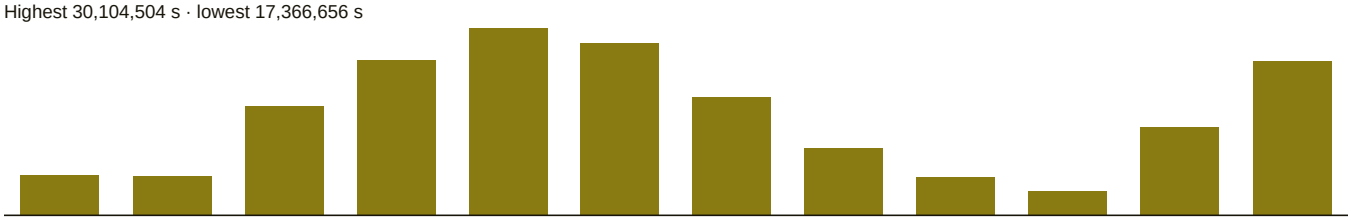
Account 8564-4792-1821
Period 1–30 November 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
22,355,360 s	**+5,325,726 s**	**-112,733 s**	**27,568,353 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	ATM withdrawal: Callisto	-86,400	22,268,960
	You take cycles from the machine at Callisto rather than from the counter, always the smallest denomination it offers. The officer at Hall E asked whether this is a preference or a rule. You said it was a habit, which is the same thing with less paperwork. Ref. CIBT-3000-B059-9		
05 Nov	Deposit: Hall E	+4,960,138	27,229,098
	Deposit of 4,960,138 found inside a book returned to the Hall E counter by a stranger, who gave no name and said only that the book was overdue. The Bank has credited the sum to you, and the book has gone back to the lending desk. Ref. CIBT-3000-418E-1		
17 Nov	Slippage fee (Callisto, 8 transfers)	-7,200	27,221,898
	Crossings from Hall E to Callisto take the longer route, which passes two relays. Each relay takes its own fee, and the total on this line is the sum of the two, shown as one figure. Ref. CIBT-3000-89DC-3		
27 Nov	Payroll credit: the Lagrange Four Commissary	+305,974	27,527,872
	The Lagrange Four Commissary allowance is paid on the 27th of every second month into 8564-4792-1821. The sum has been 305,974 since the allowance was set, and the payroll office and the Bank both treat the figure as settled. Ref. CIBT-3000-967B-7		
29 Nov	Turbulence Cover	-19,133	27,508,739
	The premium is taken on the first crossing of each month, whichever day that is. In a month with no crossings nothing is taken, the policy is considered to have been in force, and the Bank sends a polite line to say so. Ref. CIBT-3000-F159-4		
30 Nov	Interest at 3.20% APY	+59,614	27,568,353
	The Bank rounds an exact half-second to the even second, a rule taken from an old tailor's ledger in 2995 and kept because nobody has found a reason to change it. This period one such half fell on the close, and the figure went to the lower of the two seconds. Ref. CIBT-3000-749F-9		

Closing balance, month by month

Highest 30,104,504 s · lowest 17,366,656 s



December 2999 November 3000

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 3000-11