CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Juvonen
Unit 167, Pallas Ring 10

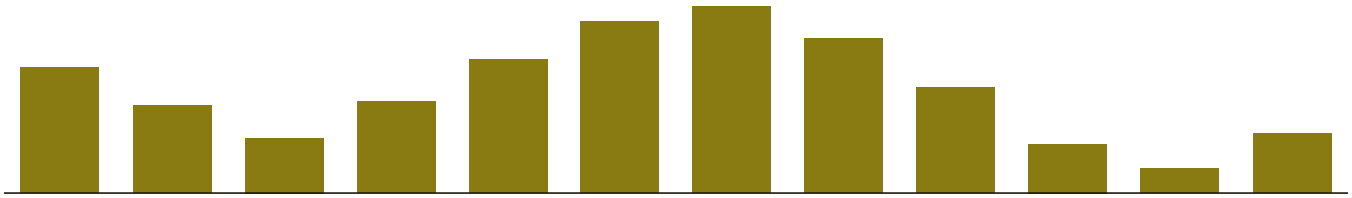
Account 8564-4792-1821
Period 1–30 November 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
32,564,537 s	**+3,541,411 s**	**-100,099 s**	**36,005,849 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	ATM withdrawal: Svalbard	-86,400	32,478,137
	The duty officer at Hall E stepped out to confirm that the machine had really stopped, and the cash waited 29 days pinned to the inside of the ledger's cover before the sum was released. The machine had stopped, as he had suspected, and was never asked to explain why. Ref. CIBT-3012-5051-1		
04 Nov	Slippage fee (Svalbard, 5 transfers)	-4,500	32,473,637
	Losses in transit are the only losses the Bank will admit to in writing, the Teller says, and it admits them at the posted rate and not a second more. Ref. CIBT-3012-92F9-2		
05 Nov	Turbulence Cover	-9,199	32,464,438
	On the Europa ice road the cover applies only on days the ice is declared safe, and the premium for the other days is returned without anyone having asked. Ref. CIBT-3012-D1EC-1		
07 Nov	Deposit: Hall E	+3,454,573	35,919,011
	A deposit from the Mars branch is entered on the local sol and credited on ours, so it sits a few days older on this statement than it did in the envelope. The Mars office asks us to say that the sol was long. Ref. CIBT-3012-97D7-3		
30 Nov	Interest at 3.20% APY	+86,838	36,005,849
	The rate printed on the last statement was the rate for the year before, set in the same type as the rest, and it looked right to anyone who did not check. The interest was calculated at the correct rate, and the difference is shown below. Ref. CIBT-3012-A6A0-0		

Closing balance, month by month

Highest 48,358,027 s · lowest 32,564,537 s



December 3011 November 3012

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 3012-11