CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Cleo Voss
Unit 2, Pallas Ring 10

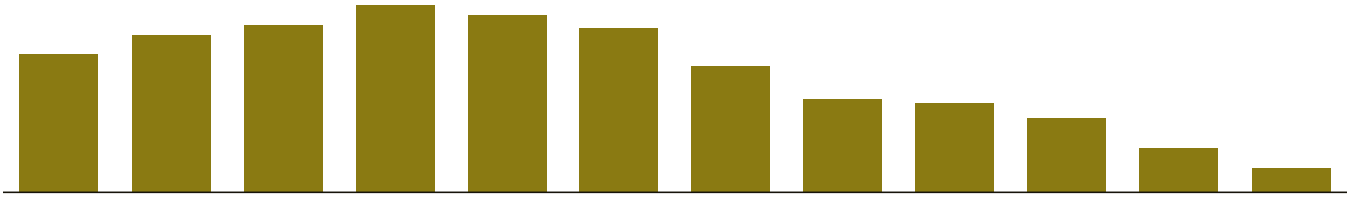
Account 8564-6958-7708
Period 1–31 October 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
920,462,434 s	**+9,606,362 s**	**-35,980,784 s**	**894,088,012 s**

Date	Description	Amount (s)	Balance (s)
10 Oct	Slippage fee (Io, 6 transfers)	-1,800	920,460,634
	A crossing to the Io lighthouse relay is charged in full, though the relay cannot see the lighthouse. The keeper reports the light each night and the Bank takes his word, since he has not once been wrong in 9 years at the post. Ref. CIBT-3014-57EB-3		
18 Oct	ATM withdrawal: Io	-86,400	920,374,234
	Auditors' query: why was the withdrawal of One Standard day recorded as cash when the receipt reads voucher? The machine was asked, and printed the receipt again, which still says voucher. Ref. CIBT-3014-4641-7		
19 Oct	Transfer to joint account	-3,508,685	916,865,549
	The joint statement for 3012 went to the Authority's inspector as a single document. He returned it with a request for two copies, one for each holder, each signed as though the other had not been asked. Ref. CIBT-3014-6C13-1		
24 Oct	ATM withdrawal: Io	-259,200	916,606,349
	Why this withdrawal took 21 minutes was the auditors' question. The relay's log shows the machine waiting for the Bank's confirmation and the Bank waiting for the machine. The auditors have found this to be nobody's fault, and have recorded it as their finding. Ref. CIBT-3014-756C-9		
25 Oct	Transfer to own account: Io	-32,124,699	884,481,650
	The sundry is held against an account whose holder's name has been blank on the register since 3012. The officers have agreed to treat the blank as a holder, and the sum has been paid into it on your behalf. Ref. CIBT-3014-2CC6-8		
30 Oct	Payroll credit: Belt Ore Consolidated	+5,847,808	890,329,458
	The envelope that came with the Belt Ore Consolidated transfer was empty. The Teller says this is the employer's usual practice and not a fee, and has filed the envelope anyway, so that the next officer can see it for themselves. Ref. CIBT-3014-1EE5-0		
31 Oct	Interest at 4.90% APY	+3,758,554	894,088,012
	Belt Ore Consolidated holds a standing order that credits your interest on the 31st, and its treasurer has asked to see the figure before it is shown to you. The Bank has explained that a statement is not a document the depositor may be kept from, and the treasurer has agreed, with reservations he has put in writing. Ref. CIBT-3014-ADE6-6		

Closing balance, month by month

Highest 1,107,604,838 s · lowest 894,088,012 s



November 3013 — October 3014

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  6958-7708  3014-10`