CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Kofi Sorensen-Vey
Unit 318, Pallas Ring 10

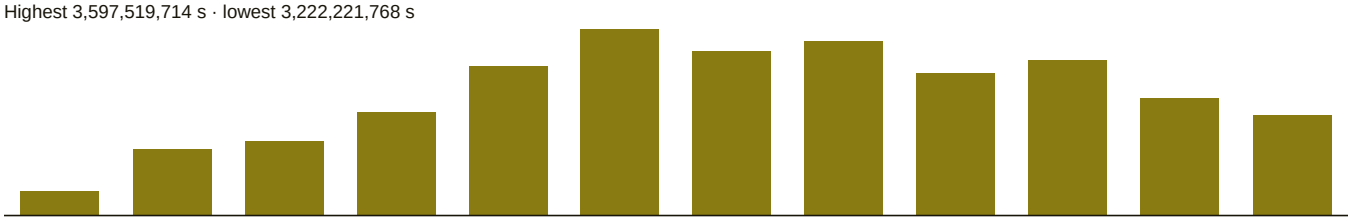
Account 8564-7138-4607
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
3,437,222,193 s	**+10,025,231 s**	**-49,729,771 s**	**3,397,517,653 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Transfer to own account: Kepler Ring	-44,160,520	3,393,061,673
	The sundry from Kepler Ring came 28 days late, because the sender chose the slow route on purpose. The sender preferred the lower charge to the quicker post, and was not disappointed. Ref. CIBT-3003-0297-8		
03 Nov	ATM withdrawal: Kepler Ring	-172,800	3,392,888,873
	Your employer's own cash point has moved across the concourse, leaving the machine at Kepler Ring to the holders who stayed. You are one of them, and the firm has asked to be told that it was missed. Ref. CIBT-3003-E32D-6		
14 Nov	ATM withdrawal: Kepler Ring	-259,200	3,392,629,673
	You leave the receipt face down on the tray, so the next customer must turn it over to read the sum. The custodian counts this as a courtesy and has never mentioned it to you. Ref. CIBT-3003-E421-8		
17 Nov	Transfer to joint account	-5,136,951	3,387,492,722
	The office at Kepler Ring sends a covering note with each share, written in the local manner, and the Bank files the notes with the statements. They are the only documents in the folder that ask after the weather. Ref. CIBT-3003-3FC5-9		
18 Nov	Slippage fee (Kepler Ring, 1 transfers)	-300	3,387,492,422
	Slippage from Kepler Ring is charged on the local clock, which runs at its own rate, so the 300 s on this statement is the local figure. The Teller has converted it to the Standard figure, and the conversion is shown in brackets. Ref. CIBT-3003-3AC7-6		
30 Nov	Interest at 3.50% APY	+10,025,231	3,397,517,653
	Interest credited from Kepler Ring was converted at the posted rate. The depositor disputed the rate on the ground that the other office's clock runs ahead of ours. The Bank has recorded both the dispute and the rate, and the depositor has accepted the rate while keeping the dispute. Ref. CIBT-3003-A65E-9		

Closing balance, month by month

Highest 3,597,519,714 s · lowest 3,222,221,768 s



December 3002 November 3003

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 7138-4607 3003-11