CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Ines Castellane
Unit 138, Pallas Ring 10

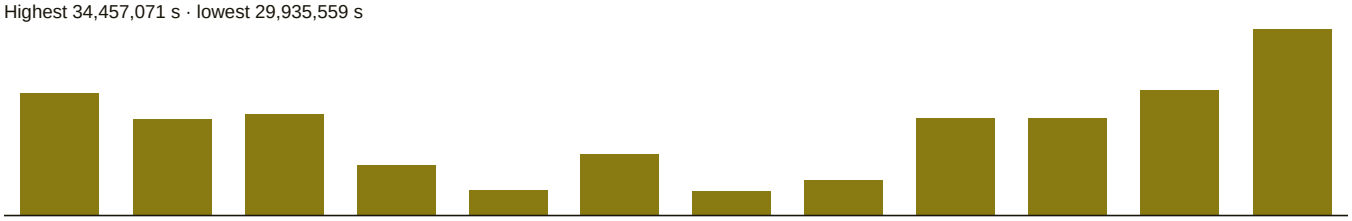
Account 8564-7283-1663
Period 1–31 March 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
32,753,413 s	**+1,979,691 s**	**-276,033 s**	**34,457,071 s**

Date	Description	Amount (s)	Balance (s)
02 Mar	Turbulence Cover	-13,233	32,740,180
	Turbulence Cover pays by the minute, rounded down on the carrier's clock. The carrier keeps its clock to the second, so the 39 minutes shown is the figure paid, less the second the carrier keeps for itself. Ref. CIBT-3029-1434-0		
05 Mar	ATM withdrawal: Luna	-86,400	32,653,780
	A withdrawal of One Standard day is charged in whole seconds, and the machine rounds each figure up when the fee is worked out, not down. The difference of 1,500 seconds has been charged to you, and the Bank has been unable to find a reason for the rule. Ref. CIBT-3029-31C3-4		
09 Mar	Deposit: Hall E	+1,875,972	34,529,752
	The pension scheme at Kepler Ring Hydroponics sends its monthly deposit in the same envelope each time, the slip folded in three. This month the slip was folded in four, and the window spent a full minute deciding whether that mattered. Ref. CIBT-3029-4E9A-9		
26 Mar	Slippage fee (Luna, 6 transfers)	-3,600	34,526,152
	Transfers you make at first light cost less than those made at noon, a fact you learned from the posted rates in 3027 and have acted on since. The officer says the lesson was well learned and mentions it at each quarter's close. Ref. CIBT-3029-FBB3-9		
27 Mar	ATM withdrawal: Luna	-172,800	34,353,352
	The line for the 27th named Luna as the place of withdrawal. The machine was in fact at Hall E, one concourse away. The statement now gives the correct place, and the concourse board has been checked against it. Ref. CIBT-3029-FBB3-9		
31 Mar	Interest at 3.80% APY	+103,719	34,457,071
	The auditors flagged this line for a rounding that was out by one second in 19 years. The Bank traced it to the day the Pallas Ring 10 branch first opened and has, with some regret, left it where it was. Ref. CIBT-3029-D6A0-1		

Closing balance, month by month

Highest 34,457,071 s · lowest 29,935,559 s



April 3028 March 3029

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 7283-1663 3029-03