CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Uma Ostrander
Unit 384, Pallas Ring 10

Account 8564-7746-0708
Period 1–31 October 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
60,240,554 s	**+657,981 s**	**-7,541,485 s**	**53,357,050 s**

Date	Description	Amount (s)	Balance (s)
03 Oct	Slippage fee (Singapore Sector, 9 transfers)	-2,700	60,237,854
	The 9 crossings were charged at the quarter's posted rate, which the Bank sets in advance, and which came to 0.30 seconds more than the rate for the day. The difference is shown, not returned, since the posted rate is the one the Bank uses. Ref. CIBT-3012-93F4-8		
08 Oct	Transfer to own account: Singapore Sector	-7,193,185	53,044,669
	Rounding of 7,193,185 on the transfer to Singapore Sector. The branch rounds in the customer's favour where it can and in the Bank's favour where it cannot. On this occasion it could. Ref. CIBT-3012-CC79-4		
15 Oct	ATM withdrawal: Singapore Sector	-259,200	52,785,469
	The cash-time line at Singapore Sector for the 15th matched a receipt, a log entry and a counterfoil that should not exist. The counterfoil is in the Committee's room, filed as a counterfoil. Ref. CIBT-3012-BC0C-6		
15 Oct	ATM withdrawal: Singapore Sector	-86,400	52,699,069
	You take your cash-time in small amounts and leave the receipt on the tray each time. The custodian has begun keeping the receipts for you, in a folder with your name on it. Ref. CIBT-3012-E974-1		
23 Oct	Payroll credit: Montréal Sector Transit	+472,240	53,171,309
	The Teller notes that Montréal Sector Transit pays on the last working day, and that you were at the counter on the first, asking whether the credit had come. It had. She has told you so twice, in the same words, and regards it as the most patient thing she has done this year. Ref. CIBT-3012-7AC6-9		
31 Oct	Interest at 3.70% APY	+185,741	53,357,050
	Interest on this account was accrued for 28 days of the month at the Mars Station rate, which is higher than ours. The Bank has converted it at the posted rate, and the figure on this statement is the one that stands. Ref. CIBT-3012-C82D-9		

Closing balance, month by month

Highest 74,664,105 s · lowest 53,357,050 s



November 3011 October 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.

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