CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Voss-Gunnarsdottir
Unit 25, Pallas Ring 10

Account 8564-7993-0708
Period 1–30 November 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
73,179,966 s	**+515,078 s**	**-7,684,612 s**	**66,010,432 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Slippage fee (Io, 8 transfers)	-2,400	73,177,566
	Kepler Ring Hydroponics has asked the Bank to carry the slippage on its staff's transfers. The request is noted; your own 8 crossings are shown here as usual and are not part of it. Ref. CIBT-3012-ECE3-4		
10 Nov	Mech Veterans' Time Pension	+319,932	73,497,498
	The contribution from Kepler Ring Hydroponics was reduced by 0.978 of a cycle this month, because the firm changed the rate at which it converts its payments. The firm has written to say the change was made in the spirit of the scheme, and the Bank has asked what the spirit is priced at. Ref. CIBT-3012-1932-5		
14 Nov	Transfer to own account: Io	-7,682,212	65,815,286
	Copies are charged by the page, and any part of a cycle left over from a sheet is rounded up, so 48 pages cost one cycle more than their arithmetic. The Bank regards this as the way its sums are done, not as a charge. Ref. CIBT-3012-7D1B-6		
30 Nov	Interest at 3.20% APY	+195,146	66,010,432
	A fee of 0.30 s was taken from this interest for keeping a balance without a name on the first line of the account. The name has since been written in, and the fee has been returned with an apology by the next post. Ref. CIBT-3012-50AD-2		

Closing balance, month by month

Highest 91,625,349 s · lowest 62,559,372 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 7993-0708 3012-11