CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Gunnarsdottir
Unit 249, Pallas Ring 10

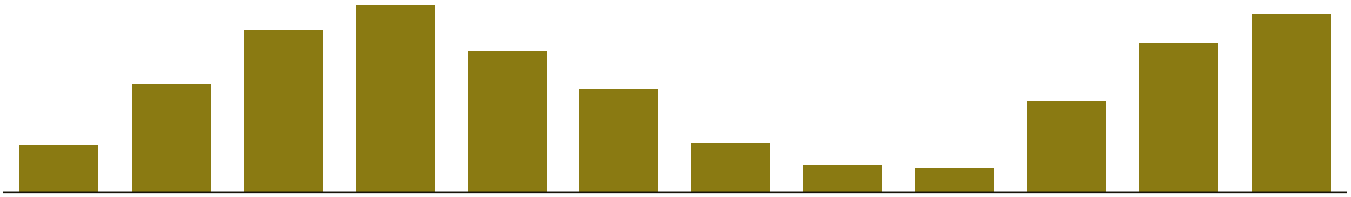
Account 8564-8317-9821
Period 1–31 October 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
253,780,410 s	**+12,964,768 s**	**-1,110,553 s**	**265,634,625 s**

Date	Description	Amount (s)	Balance (s)
07 Oct	Memory Vault: box 25-454, quarter	-259,200	253,521,210
	Rent for box 25-454 is paid in whole quarters, and a part quarter is credited at the rate of the day the box was opened. The box was opened on the 7th; the credit is 0.30 s. Ref. CIBT-3017-A4AC-2		
08 Oct	ATM withdrawal: Phobos	-86,400	253,434,810
	You have never taken the card out of the slot before the machine has said goodbye. The officer on duty relies on this, and calls it the most courteous exchange at the concourse. Ref. CIBT-3017-B873-1		
10 Oct	ATM withdrawal: Phobos	-86,400	253,348,410
	The balance printed after your withdrawal at Phobos was One Standard day higher than it should have been. The machine says it was waiting for the 10th to finish. The balance has been corrected on this statement, and the earlier figure is struck through. Ref. CIBT-3017-7A4C-2		
14 Oct	Transfer to joint account	-676,153	252,672,257
	Joint balances are divided at the close of each day, and any odd second goes to the holder named first on the mandate. This month the odd second went to Yara Eskeland, because both holders asked in writing that it should. Ref. CIBT-3017-B745-9		
18 Oct	Payroll credit: Interworld Post	+1,126,921	253,799,178
	A quarterly bonus from Interworld Post arrives on the 18th of every third month, and is paid into 8564-9847-8770 on the day it falls due. It has never once been late, which the employer attributes to its own calendar. Ref. CIBT-3017-4B6E-4		
20 Oct	Slippage fee (Phobos, 4 transfers)	-2,400	253,796,778
	The slippage on the quarterly settlement with Interworld Post is charged once, on the first day of the quarter, for every crossing made in the quarter. This quarter there were 4, and the fee is the same as last quarter's, to the second. Ref. CIBT-3017-F684-5		
25 Oct	Deposit: Hall E	+10,843,874	264,640,652
	Interworld Post sends a card with each month's deposit reading "for the one who does the sums". The window has not been able to identify that person to the card's satisfaction, and has filed the card with the slip for the next officer to try. Ref. CIBT-3017-8312-9		
31 Oct	Interest at 4.70% APY	+993,973	265,634,625
	Interest is paid to the second at the close of each day. A day that ends on the stroke of midnight is treated as ending one second early, and the figure was checked on the back of the relay's timetable to make sure. Ref. CIBT-3017-8930-5		

Closing balance, month by month

Highest 268,993,988 s · lowest 203,393,542 s



November 3016 — October 3017

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  8317-9821  3017-10`