CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Gunnarsdottir
Unit 397, Pallas Ring 10

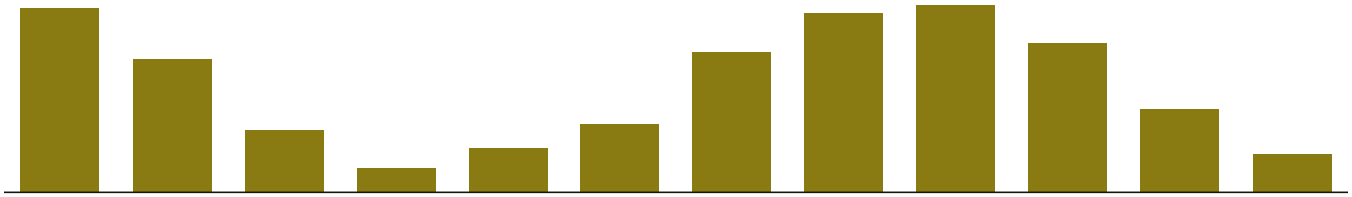
Account 8564-8317-9821
Period 1–31 October 3018
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
217,524,460 s	**+851,970 s**	**-17,749,080 s**	**200,627,350 s**

Date	Description	Amount (s)	Balance (s)
06 Oct	Memory Vault: box 25-454, quarter	-259,200	217,265,260
	Box 25-454 is kept on the Io sub-level, where the rent is set by the local day and falls due while the custodians are still at breakfast. The local office collects it at dawn and posts it under the Head Office's date, so that the quarter closes at one moment on both worlds. Ref. CIBT-3018-5713-2		
09 Oct	ATM withdrawal: Tallinn Sector	-259,200	217,006,060
	On Tallinn Sector the machine pays in whatever coin the local office has in its tray that week. The coin is recorded on your receipt by its weight and its owner, and the Bank has accepted both as sufficient. Ref. CIBT-3018-41FE-4		
17 Oct	Slippage fee (Tallinn Sector, 6 transfers)	-3,600	217,002,460
	The relay's reply to our query was sent in full and has been filed in full. It runs to 56 pages and does not answer the question, which the Bank has decided to take as an answer. Ref. CIBT-3018-7465-8		
21 Oct	ATM withdrawal: Tallinn Sector	-259,200	216,743,260
	The receipt for the 21st was not printed until 29 days later, because the printer at Tallinn Sector had to be told the paper was dry. The printer has since been told it is dry, and has not been happy about it. Ref. CIBT-3018-7B73-1		
26 Oct	Transfer to joint account	-676,153	216,067,107
	The joint transfer due on the 26th was held 29 days at Tallinn Sector, because the local office would not release the second share until it had a copy of the mandate in the local hand. Ref. CIBT-3018-6DE6-9		
27 Oct	Transfer to own account: Tallinn Sector	-16,291,727	199,775,380
	You have paid a sundry for the upkeep of another sundry every quarter since 3017, which makes it the only charge in the Bank that refers to another. Neither has yet been challenged, and both have been paid on the day. Ref. CIBT-3018-0DE5-2		
31 Oct	Interest at 4.70% APY	+851,970	200,627,350
	The fee for a paper copy of this period's interest has been waived. The copy was requested in person, and the Bank is not in the habit of charging people for asking. Ref. CIBT-3018-A944-0		

Closing balance, month by month

Highest 257,326,548 s · lowest 195,212,921 s



November 3017 October 3018

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  3018-10`