CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Gunnarsdottir
Unit 191, Pallas Ring 10

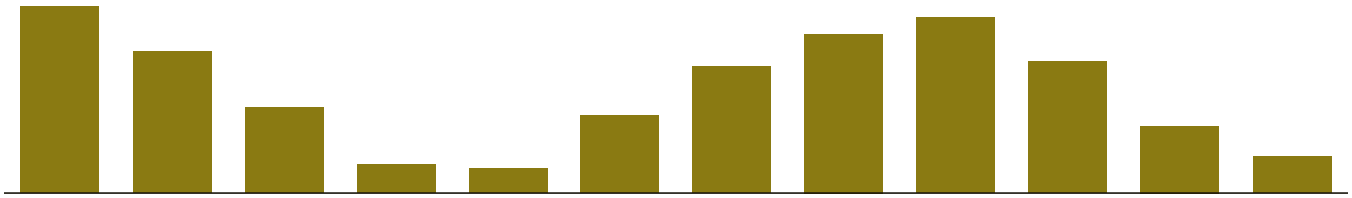
Account 8564-8317-9821
Period 1–30 November 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
193,035,674 s	**+1,882,977 s**	**-15,137,416 s**	**179,781,235 s**

Date	Description	Amount (s)	Balance (s)
06 Nov	Transfer to joint account	-676,153	192,359,521
	Interworld Post pays its staff's joint transfers on the first working day, as a benefit. You and Yara Eskeland are the only two staff at Hall E to be paid under the arrangement, and the office has asked that you not be asked about it. Ref. CIBT-3020-9989-4		
09 Nov	Payroll credit: Interworld Post	+1,126,921	193,486,442
	Salary from Interworld Post, paid in shifts and converted at the posted rate on the day it arrived. Interworld Post has asked us to say that its rate is set by its own treasury and not by the Bank, and the Bank has noted this with the courtesy it shows all employers. Ref. CIBT-3020-19F6-7		
17 Nov	Transfer to own account: The Belt	-14,288,463	179,197,979
	Sundry adjustments that cross from one world's ledger to another are reconciled at quarter-end, not month-end. This line will appear again in that reconciliation, and it is not a duplicate. Ref. CIBT-3020-D466-5		
29 Nov	ATM withdrawal: The Belt	-172,800	179,025,179
	The fraction 0.994 is held over until your next visit, when the machine will remember it and the Bank will not. The Teller regards this as the right division of labour. Ref. CIBT-3020-C602-6		
30 Nov	Interest at 4.70% APY	+756,056	179,781,235
	You have asked for the balance to be shown to 59 seconds each month. The Bank does so, and you check the last figure by hand against the rate, which you keep in the wrong box, then crossed out. Ref. CIBT-3020-8C22-0		

Closing balance, month by month

Highest 244,700,546 s · lowest 174,550,677 s



December 3019 November 3020

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 3020-11