CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Gunnarsdottir
Unit 32, Pallas Ring 10

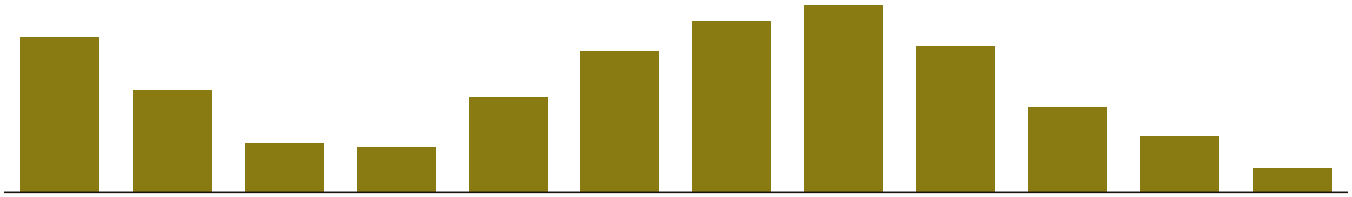
Account 8564-8317-9821
Period 1–31 December 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
179,781,235 s	**+1,831,064 s**	**-16,731,750 s**	**164,880,549 s**

Date	Description	Amount (s)	Balance (s)
02 Dec	Slippage fee (Bronx Sector, 6 transfers)	-3,600	179,777,635
	The figure of 1,800 seconds shown as saved last month was entered in the gained column. It was seconds not lost, which is a different column, and the statement now reads correctly in both. Ref. CIBT-3020-DC51-4		
11 Dec	Payroll credit: Interworld Post	+1,126,921	180,904,556
	The credit from Interworld Post arrived on the 11th. The employer's record shows it sent on the 11th of the following month. The Bank has filed it under the earlier date, and the employer has asked for no explanation. Ref. CIBT-3020-EDC1-0		
17 Dec	ATM withdrawal: Bronx Sector	-172,800	180,731,756
	The standing transfer to 8564-9847-8770 is taken from the cash each time you withdraw, and carried in a separate envelope that the machine labels "for the joint account". The envelope is never opened at the branch. Ref. CIBT-3020-5CB0-1		
17 Dec	Transfer to own account: Bronx Sector	-15,619,997	165,111,759
	The fee for this service was keyed against the old schedule, and the difference is credited below. The new schedule took effect on the 17th, and the clerk who keyed the item had not yet been told. Ref. CIBT-3020-0603-8		
29 Dec	ATM withdrawal: Bronx Sector	-259,200	164,852,559
	The machine at Bronx Sector dispenses in days and reports in days and seconds, so every receipt has two readings. You read both aloud at the counter, and the difference, 0.993, has been checked by the Teller and found to be in the machine's favour. Ref. CIBT-3020-CB95-0		
30 Dec	Transfer to joint account	-676,153	164,176,406
	A supplement from Interworld Post for the joint account was sent in error to the holder who does not work there. That holder returned it by the next post, with a note asking whether the firm was aware of its own generosity. Ref. CIBT-3020-20A8-6		
31 Dec	Interest at 4.70% APY	+704,143	164,880,549
	The Bronx Sector branch credits interest by its own clock, which runs 0.945 slower than the Head Office's. The Bank has paid the difference rather than keep it, a practice the branch calls customary and the Audit Committee calls unusual. Ref. CIBT-3020-BCB0-4		

Closing balance, month by month

Highest 239,841,112 s · lowest 164,880,549 s



January 3020 December 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  3020-12`