CORPORATE INSTITUTIONAL

# BANK OF TIME

**STATEMENT OF ACCOUNT**

Standard Time Deposit

**Hamid Gunnarsdottir**
Unit 314, Pallas Ring 10

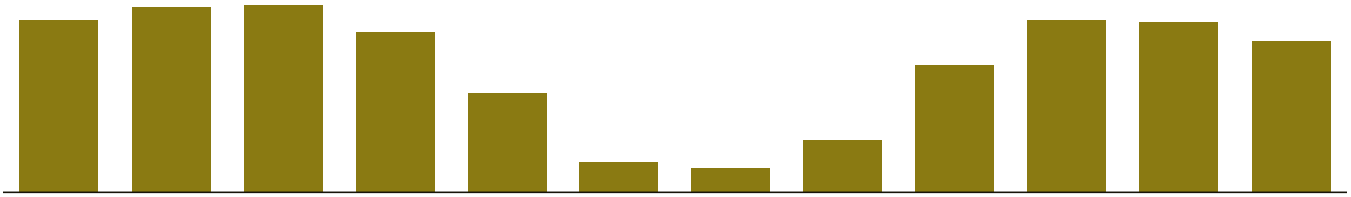
Account 8564-8317-9821
Period 1–31 October 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **206,129,020 s** | **+1,934,259 s** | **-9,511,944 s** | **198,551,335 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 04 Oct | Payroll credit: Interworld Post | +1,126,921 | 207,255,941 |
| | Interworld Post pays from a dock that keeps no day the Bank recognises. The wage arrives on the dock's own day, which the Bank converts into the nearest Standard day and sends on without comment. Ref. CIBT-3022-67C0-3 | | |
| 13 Oct | Transfer to joint account | -676,153 | 206,579,788 |
| | The Teller counted the cash twice, once for each holder. She says the second count is for the holder who was not at the counter, and who will ask. Ref. CIBT-3022-593B-6 | | |
| 14 Oct | Slippage fee (Titan, 3 transfers) | -2,700 | 206,577,088 |
| | Your habit is to send each transfer back the way it came, to be sure it arrived. The relay counts that as a second crossing and charges for it, and you regard the charge as the price of certainty, which the Bank has no argument against. Ref. CIBT-3022-58FF-8 | | |
| 16 Oct | ATM withdrawal: Titan | -259,200 | 206,317,888 |
| | The withdrawal at Titan was held through the change of shift, which is long on that world, and the relay then confirmed a balance it had already confirmed once. The second confirmation is the more thorough of the two, and the sum is as you asked for. Ref. CIBT-3022-07F7-7 | | |
| 26 Oct | Memory Vault: box 25-454, quarter | -259,200 | 206,058,688 |
| | The rent on box 25-454 was first posted in cycles and then posted again in seconds, so that the statement carries the amount once in each. The second posting has been struck, and the holder's balance is the figure in the first column. Ref. CIBT-3022-1FCD-3 | | |
| 29 Oct | Transfer to own account: Titan | -8,314,691 | 197,743,997 |
| | Sundry charges are the cost of the item to the second, rounded up. The charge of 0.30 s was raised by 0.960 at the close of the day and is shown in full. Ref. CIBT-3022-5BDB-2 | | |
| 31 Oct | Interest at 4.70% APY | +807,338 | 198,551,335 |
| | The Authority's reference second was adopted in the middle of the period, and the interest after the change was calculated on it. The officer explained this at length, and you asked only which half of the month had belonged to the Authority, which the officer could not say. Ref. CIBT-3022-321B-5 | | |

### Closing balance, month by month

Highest 212,591,510 s · lowest 147,806,627 s



November 3021 — October 3022

*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  3022-10`