CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Gunnarsdottir
Unit 237, Pallas Ring 10

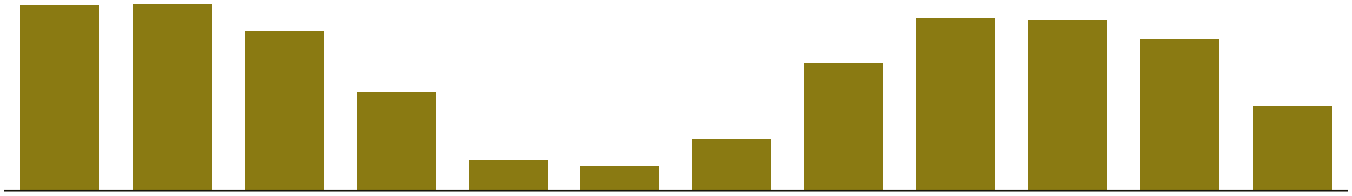
Account 8564-8317-9821
Period 1–30 November 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
198,551,335 s	**+1,904,580 s**	**-28,779,145 s**	**171,676,770 s**

Date	Description	Amount (s)	Balance (s)
11 Nov	Transfer to joint account	-676,153	197,875,182
	Interworld Post sends the joint account a share of its wages each month, on the understanding that the account belongs to one household. The payroll office has asked for the sum to appear as a single credit, and it does. Ref. CIBT-3022-659E-2		
12 Nov	Transfer to own account: Montréal Sector	-27,927,792	169,947,390
	Note for the auditors: the sundry credit from Montréal Sector was converted at the rate in force on the day it was sent, not the day it arrived. The two rates differ by 0.949. The conversion follows the terms, and nothing further is required. Ref. CIBT-3022-BB4C-0		
17 Nov	ATM withdrawal: Montréal Sector	-172,800	169,774,590
	Taken out on the morning Interworld Post posted your pay, at Montréal Sector. Cash taken on the day wages arrive is, the officer on the concourse says, the oldest arrangement on the platform, and the machine has never asked for an explanation. Ref. CIBT-3022-074E-3		
21 Nov	Slippage fee (Montréal Sector, 8 transfers)	-2,400	169,772,190
	The 8 crossings this month were held at the Montréal Sector relay for 29 days while it waited for the interval the manual calls "the sensible gap". The gap has now passed, and the seconds are on their way. Ref. CIBT-3022-8AC0-5		
22 Nov	Payroll credit: Interworld Post	+1,126,921	170,899,111
	The wage slip from Interworld Post came by the slow route, which took 31 Standard days. The Bank paid the sum on the day the slip was sent, not the day it was read, as the contract requires. Ref. CIBT-3022-0284-5		
30 Nov	Interest at 4.70% APY	+777,659	171,676,770
	The rate is the same as last year's. The Teller would say so if it had changed, since she is the only officer at the branch who reads the posted notices all the way to the bottom. Ref. CIBT-3022-A8C3-8		

Closing balance, month by month

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



December 3021 November 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 3022-11