CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Gunnarsdottir
Unit 70, Pallas Ring 10

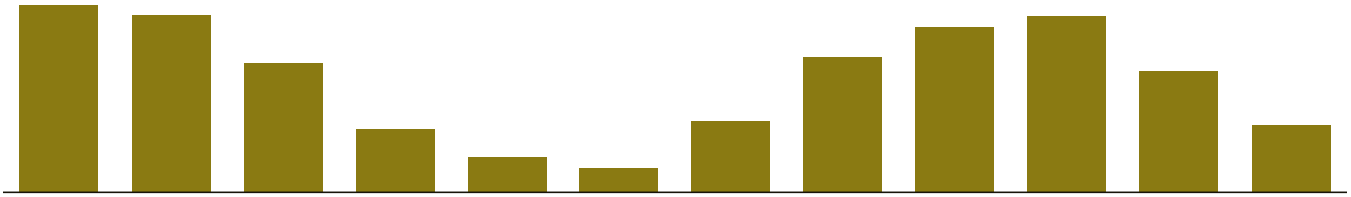
Account 8564-8317-9821
Period 1–31 October 3027
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
129,174,718 s	**+1,632,855 s**	**-24,337,791 s**	**106,469,782 s**

Date	Description	Amount (s)	Balance (s)
04 Oct	Slippage fee (São Paulo Sector, 1 transfers)	-900	129,173,818
	You cross to São Paulo Sector on the 4th of each month, always in the early hours before the relay opens, so the fee is charged at the night rate. The officers say it is the lowest the Bank has ever posted. Ref. CIBT-3027-F385-4		
04 Oct	Memory Vault: box 25-454, quarter	-259,200	128,914,618
	The box number on the last statement was transposed. Box 25-454 is the box you rent. The number on the earlier line belonged to a neighbouring box, which has been notified and has not replied. Ref. CIBT-3027-05EC-1		
06 Oct	Transfer to joint account	-676,153	128,238,465
	Joint interest is paid to the whole second. The odd second goes to whichever holder signed first that day, a rule the two of you adopted in 3026 and have only lately begun to discuss at the counter. Ref. CIBT-3027-18AE-3		
09 Oct	Payroll credit: Interworld Post	+1,126,921	129,365,386
	Pay from Interworld Post is rounded to the nearest whole day in the morning and to the nearest second in the afternoon. The payroll office says this is historical and the Bank says it is arithmetic; today was the afternoon. Ref. CIBT-3027-2526-1		
17 Oct	ATM withdrawal: São Paulo Sector	-259,200	129,106,186
	A withdrawal that took a second attempt at São Paulo Sector carries no fee. The Bank counts the attempts and not the customer's patience, and charges for neither. Ref. CIBT-3027-9224-3		
24 Oct	ATM withdrawal: São Paulo Sector	-86,400	129,019,786
	You copy the figure from each receipt into a small book kept in your coat. The book agrees with the statement to the note, and the officer on the concourse has asked to see it and been politely refused. Ref. CIBT-3027-585B-2		
29 Oct	Transfer to own account: São Paulo Sector	-23,055,938	105,963,848
	The sundry charge at São Paulo Sector for a lost key is paid in the station's own units, converted at the posted rate and then rounded up, as local custom requires. The custom is older than the ledger and has never been shown to be wrong. Ref. CIBT-3027-E009-6		
31 Oct	Interest at 4.70% APY	+505,934	106,469,782
	You ask to see the interest figure before the statement is printed, and the officer shows it across the counter with the pen still in hand. You nod, sign for the statement, and collect the same figure, a little later, in print. Ref. CIBT-3027-080B-2		

Closing balance, month by month

Highest 156,443,782 s · lowest 88,668,745 s



November 3026 October 3027

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 3027-10