CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Gunnarsdottir
Unit 395, Pallas Ring 10

Account 8564-8317-9821
Period 1–31 October 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
94,569,999 s	**+15,013,294 s**	**-936,253 s**	**108,647,040 s**

Date	Description	Amount (s)	Balance (s)
05 Oct	Deposit: Hall E	+13,515,974	108,085,973
	Interworld Post pays its overtime as a single sum on the eve of each holiday, and this deposit was the first to be made on the eve itself. The counter asked whether this was a special arrangement. The officer said it was a Tuesday. Ref. CIBT-3028-C952-2		
11 Oct	Memory Vault: box 25-454, quarter	-259,200	107,826,773
	A box's contents are not weighed, so its rent cannot be rounded by weight. It is rounded by the quarter, in the holder's favour when the box is opened in that quarter and in the Vault's when it is not. Ref. CIBT-3028-3EC9-9		
14 Oct	Slippage fee (Luna, 3 transfers)	-900	107,825,873
	Interworld Post sends its remittances 3 crossings early, a habit the payroll office describes as diligence and the Bank records as 900 seconds of enthusiasm. Ref. CIBT-3028-1051-4		
17 Oct	Payroll credit: Interworld Post	+1,126,921	108,952,794
	Interworld Post runs a staff loan for its clerks, repaid from pay on the 17th. The loan was cleared in 3026, and the firm wrote to say so in the same envelope as the salary, which the Bank regards as a kindness of a rare sort. Ref. CIBT-3028-20B5-2		
28 Oct	Transfer to joint account	-676,153	108,276,641
	On Luna each holder receives a statement printed at a different height, so the paper is never read in the same air twice. The Bank has checked that the figures agree at both heights, and they do. Ref. CIBT-3028-B5CC-8		
31 Oct	Interest at 4.70% APY	+370,399	108,647,040
	Interest is rounded down to the second at the close of the Pallas Ring 10 day and rounded up again at the close of the month, so that the two roundings meet in the middle of the period, which is where the Bank has always kept its figures. Ref. CIBT-3028-CC7F-4		

Closing balance, month by month

Highest 144,435,755 s · lowest 81,429,595 s



November 3027 October 3028

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.

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