CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Jarrah Abernethy-Mbatha
Unit 199, Pallas Ring 10

Account 8564-8438-6607
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

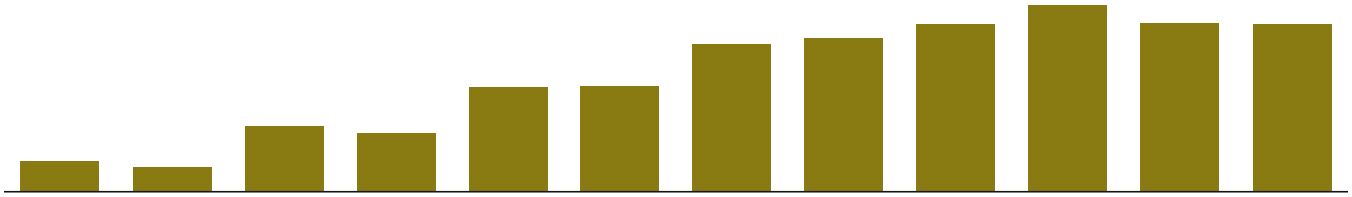
Opening balance	Credits	Debits	Closing balance
30,214,348 s	**+465,084 s**	**-534,329 s**	**30,145,103 s**

Date	Description	Amount (s)	Balance (s)
08 Oct	Transfer to joint account	-141,780	30,072,568
	For the auditors: the standing transfer appears twice in the register, once as a payment and once as a repayment of the same payment. The two entries net to nothing and are kept for reasons of symmetry, which the auditors have accepted as a reason. Ref. CIBT-3003-F8FD-2		
11 Oct	Mech Veterans' Time Pension	+88,991	30,161,559
	A Positive Contact officer at Ganymede pays the pension on the veteran's behalf in a unit it calls a breath, and the Bank converts the breath into cycles on each statement. The breath has never been defined, and the Pensions Office accepts the officer's word for it. Ref. CIBT-3003-605E-2		
12 Oct	Slippage fee (Ganymede, 8 transfers)	-7,200	30,154,359
	A transfer from Hall E crossed a stopped clock on the way and arrived 30 Standard days before it left. The Bank has no explanation and has charged the fee in advance, the usual arrangement for things that have not yet happened. Ref. CIBT-3003-8424-8		
15 Oct	Temporal Health Plan	-23,293	30,131,066
	Every claim you file goes in on the same weekday, usually before the clinic has finished writing up the notes. The plan's officer asks whether you would like the claim to wait for the notes; you have said you would rather be early than right. Ref. CIBT-3003-D353-1		
16 Oct	ATM withdrawal: Ganymede	-259,200	29,871,866
	You take your cash from the Ganymede machine with the right hand and count it with the left, which the officer on the concourse describes as a form of agreement with yourself. Ref. CIBT-3003-7CB3-7		
19 Oct	ATM withdrawal: Ganymede	-86,400	29,785,466
	On Ganymede the cash-time machine is switched off through the station's night. Your withdrawal, made in the last minute before the switch, was paid out at first light, and the sum is the one you asked for; the wait was the station's. Ref. CIBT-3003-7574-3		
22 Oct	Payroll credit: Harbourfront Shipping	+236,300	30,021,766
	A wage that falls exactly on the half-second is rounded down by the firm and up by the Bank, and the 38 seconds of difference go into a small tray in the vault marked for later. The tray has been there since 2999 and has grown a little by interest. Ref. CIBT-3003-6F49-1		
23 Oct	Turbulence Cover	-16,456	30,005,310
	A note is kept of every premium rounded to the whole cycle and then rounded back. There are 7 such premiums, and the Bank has found no net difference in any of them, which it records without pleasure. Ref. CIBT-3003-D05E-6		
23 Oct	Deposit: Hall E	+41,597	30,046,907

Date	Description	Amount (s)	Balance (s)
	A deposit of 11:33:17 from Harbourfront Shipping was received at the Hall E counter. The remitter's clock ran 23 seconds fast on the slip, and the sum has been credited as counted, not as dated. Ref. CIBT-3003-3CE4-7		
31 Oct	Interest at 3.90% APY	+98,196	30,145,103
	Interest for 28 days did not post until the 31st, because the holder had to confirm the rate in person, and the holder was at Ganymede for the purpose. Ref. CIBT-3003-B3A7-5		

Closing balance, month by month

Highest 31,319,037 s · lowest 21,430,640 s



November 3002 October 3003

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  8438-6607  3003-10`