CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wren Lindqvist
Unit 383, Pallas Ring 10

Account 8564-8564-3261
Period 1–30 November 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
61,337,080 s	**+627,126 s**	**-1,446,055 s**	**60,518,151 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	Payroll credit: the Ceres Ring Assay Office	+381,778	61,718,858
	A credit for 31 days of overtime was printed above your regular pay. It has been moved below it, where the employer's own advice shows it. The total is unchanged; only the order was wrong. Ref. CIBT-2995-E3B2-3		
09 Nov	Slippage fee (Europa, 2 transfers)	-600	61,718,258
	The fee on this line was reckoned for 2 crossings where you made 6. A transfer that failed at the far side was logged as sent, then logged again as unsent. The count shown is the one that stands, and the fee for the unsent transfer has been returned. Ref. CIBT-2995-1369-8		
29 Nov	ATM withdrawal: Europa	-172,800	61,545,458
	The line for the 29th named Europa as the place of withdrawal. The machine was in fact at Hall E, one concourse away. The statement now gives the correct place, and the concourse board has been checked against it. Ref. CIBT-2995-3D19-2		
29 Nov	Transfer to own account: Europa	-1,272,655	60,272,803
	The sundry on the 29th was a replacement token for box 82-024, but the token belonged to a box on the same sub-level, and both boxes are held by the same custodian. The charge has been divided between the two accounts in the same proportion as the boxes. Ref. CIBT-2995-56DD-0		
30 Nov	Interest at 4.80% APY	+245,348	60,518,151
	Interest accrues every second in the account's own unit. On Europa that unit is cycle, so the 4.80 rate is applied to the local count and converted at the posted rate on the 30th, and the working is shown below the line. Ref. CIBT-2995-F728-8		

Closing balance, month by month

Highest 67,387,520 s · lowest 60,518,151 s



December 2994 November 2995

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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