CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lumi Delacroix-Mbeki
Unit 113, Pallas Ring 10

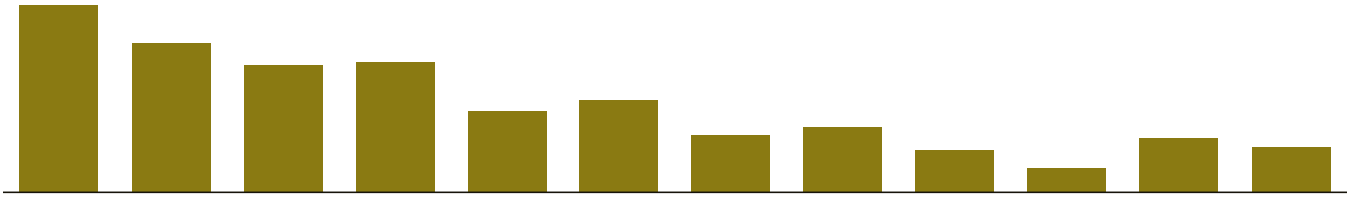
Account 8564-8686-8321
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
9,720,618 s	**+295,889 s**	**-441,552 s**	**9,574,955 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	ATM withdrawal: Svalbard	-172,800	9,547,818
	The cash-time machine at Svalbard pays out only in whole days, so the 0.967 left over stays in the account and appears on the next line as a credit. Nothing is owed on the remainder, which may be spent or left where it is. Ref. CIBT-3003-F08C-9		
01 Oct	Deposit: Hall E	+156,033	9,703,851
	The pension scheme at Belt Ore Consolidated sends its monthly deposit in the same envelope each time, the slip folded in three. This month the slip was folded in four, and the window spent a full minute deciding whether that mattered. Ref. CIBT-3003-E6B6-1		
10 Oct	ATM withdrawal: Svalbard	-259,200	9,444,651
	The amount on the 10th was first sent as 3 Standard days, which was the machine's estimate, made before the relay had confirmed the balance. The confirmed sum is the one on this line, and the estimate has been struck from the record. Ref. CIBT-3003-1231-7		
11 Oct	Turbulence Cover	-7,752	9,436,899
	The lift to the sub-levels stopped between the fourth and fifth floors for 35 minutes, and the Cover pays it as turbulence, the lift having been insured under the same policy as the case it was carrying. Ref. CIBT-3003-F097-8		
25 Oct	Payroll credit: Belt Ore Consolidated	+110,695	9,547,594
	Belt Ore Consolidated sends a sealed envelope with the wages and a copy of its contents, in case the envelope should be lost. The envelope has never been lost. The copy has been filed in the back room twice, once by each officer who was asked to keep it. Ref. CIBT-3003-AAE2-7		
27 Oct	Slippage fee (Svalbard, 6 transfers)	-1,800	9,545,794
	You send your transfers on the first morning of the Standard week, before the concourse has filled, and the relay at Svalbard has learned to expect them. The fee is no lower for the hour, but the relay's manners are better, and the Bank records that too. Ref. CIBT-3003-C1D2-2		
31 Oct	Interest at 3.60% APY	+29,161	9,574,955
	Interest was held 28 days at Svalbard because the local relay kept its own waiting list, and the 3.60% figure had to wait in it behind a shipment of fruit. It was credited on arrival, with the interest backdated to the day it was earned. Ref. CIBT-3003-6E2E-0		

Closing balance, month by month

Highest 12,060,892 s · lowest 9,202,850 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  8686-8321  3003-10`