CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Rafe Gunnarsdottir
Unit 241, Pallas Ring 10

Account 8564-8933-5708
Period 1–31 October 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,351,675,111 s	+205,036,383 s	-519,600 s	1,556,191,894 s

Date	Description	Amount (s)	Balance (s)
03 Oct	Deposit: Hall E	+192,872,098	1,544,547,209
	Posted on the thirtieth because the slip carried the date of its signing and not the date of its arrival. It arrived on the first, and the interest runs from the first. The statement now shows both dates, one above the other. Ref. CIBT-2997-4BF3-8		
06 Oct	Slippage fee (London Sector, 2 transfers)	-1,200	1,544,546,009
	The fraction left over on 2 crossings was rounded toward the earlier figure, since the later one had not yet been paid by the relay. The Bank has written to the relay asking for it, and is still waiting for the reply. Ref. CIBT-2997-FD0F-5		
10 Oct	ATM withdrawal: London Sector	-259,200	1,544,286,809
	On the 10th the machine at London Sector offers you the draw it offered last month. You take it, and the machine is left with the impression that you have never once been surprised by it. Ref. CIBT-2997-7E61-6		
14 Oct	Memory Vault: box 88-730, quarter	-259,200	1,544,027,609
	The Ceres sub-level keeps boxes on the same terms, though its rent is paid in days and its damp is kept out by the asteroid's own cold. Ref. CIBT-2997-385B-5		
26 Oct	Payroll credit: Titan Methane Works	+8,559,819	1,552,587,428
	The overtime for the 26th came to 99 d 01:43:39. The firm rounds it to the nearest hour and the timesheet to the nearest quarter, and the quarter goes to the timesheet, which is the one document the firm has never argued with. Ref. CIBT-2997-150A-4		
31 Oct	Interest at 3.20% APY	+3,604,466	1,556,191,894
	The bonus on this line is for 33 months in succession in which the balance has not been touched. The branch pays it as a courtesy and lists it apart, so that nobody mistakes a courtesy for interest. It is interest. The branch is only thorough. Ref. CIBT-2997-F62E-2		

Closing balance, month by month

Highest 1,861,179,787 s · lowest 1,263,195,435 s



November 2996 October 2997

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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