CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Oyelaran
Unit 65, Pallas Ring 10

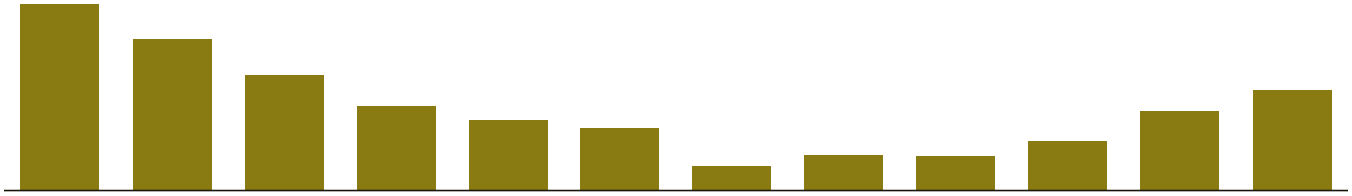
Account 8564-9237-1013
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
51,635,822 s	**+1,886,652 s**	**-548,205 s**	**52,974,269 s**

Date	Description	Amount (s)	Balance (s)
11 Nov	Payroll credit: Harbourfront Shipping	+337,675	51,973,497
	Your wage this month was rounded up to the whole shift, the only month of the year in which the rule permits it. The 0.970 that was added has been taken off next month's credit, so the year still comes out to the figure in the contract, and nobody has been able to say that it does not. Ref. CIBT-3003-B627-3		
20 Nov	ATM withdrawal: The Belt	-172,800	51,800,697
	The 0.30 s charge on this withdrawal has not been taken. It fell due on the 20th, and on reflection the Bank decided that a fee on an amount this small would inconvenience everyone concerned, including the fee. Ref. CIBT-3003-E669-2		
21 Nov	Transfer to joint account	-202,605	51,598,092
	The late charge on the joint transfer was not raised. Each holder wrote separately, on the same morning, to say that they had been on time, and the Bank found the two letters to agree with one another in every particular but the handwriting. Ref. CIBT-3003-4DC8-1		
23 Nov	Deposit: Hall E	+1,406,979	53,005,071
	The deposit was credited 31 days after the envelope was sealed, because the counter was waiting for a second officer's signature and the second officer was at another window explaining the first. Ref. CIBT-3003-6171-5		
24 Nov	ATM withdrawal: The Belt	-172,800	52,832,271
	Each fortnight 0.952 shifts are drawn at The Belt for the lending library at Pallas Ring 10, and returned on your next visit. The officer enters the two lines side by side, so that neither one is mistaken for a gift. Ref. CIBT-3003-503E-9		
30 Nov	Interest at 3.30% APY	+141,998	52,974,269
	The rate on your statement for the 30th was the rate for the Pallas Ring 10 day, which runs longer than the Head Office day. The difference is 0.954 of a second a day and has been paid to you in full, which the Bank found easier than explaining it. Ref. CIBT-3003-6BD4-8		

Closing balance, month by month

Highest 58,609,779 s · lowest 48,039,273 s



December 3002 November 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 9237-1013 3003-11