CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Priya Whitlock
Unit 153, Pallas Ring 10

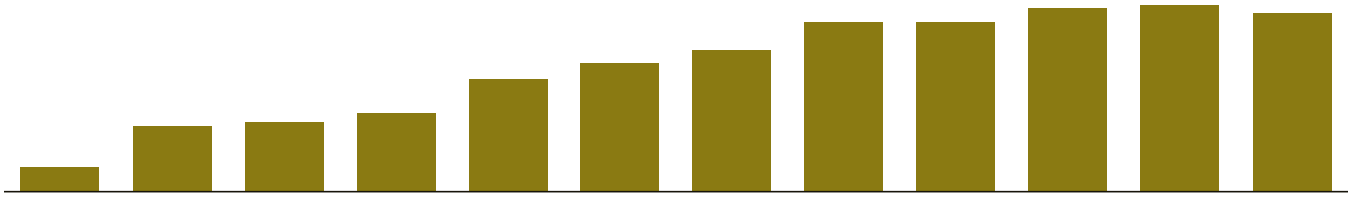
Account 8564-9495-9708
Period 1–31 October 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
46,381,643 s	**+368,860 s**	**-877,733 s**	**45,872,770 s**

Date	Description	Amount (s)	Balance (s)
03 Oct	Payroll credit: Harbourfront Shipping	+214,255	46,595,898
	The Harbourfront Shipping pay for last month was posted to the period before, because the payroll office dated its remittance by the day it left Delhi Sector, not the day it arrived. The posting has been moved forward, and the interest on it adjusted by 1,500 s. Ref. CIBT-3015-BDCC-9		
03 Oct	Transfer to own account: Delhi Sector	-790,133	45,805,765
	Your sundry crossed a Standard Day boundary in the middle of its posting, and so was held for 31 days in the hope that it would cross back. It did not, and was posted on the far side, where it had been all along. Ref. CIBT-3015-1A8D-9		
16 Oct	ATM withdrawal: Delhi Sector	-86,400	45,719,365
	No fee is charged on the withdrawal shown for the 16th. The schedule allows one free cash-time withdrawal in each Standard week, and this was the one. Ref. CIBT-3015-3FC5-2		
26 Oct	Slippage fee (Delhi Sector, 2 transfers)	-1,200	45,718,165
	Completed on the 26th, the internal audit of the slippage ledger found nothing amiss on this account. The auditors asked for the finding to be dated to their visit, which was earlier, since they did not wish to be seen taking credit for a quiet month. Ref. CIBT-3015-B1F5-9		
31 Oct	Interest at 4.00% APY	+154,605	45,872,770
	Interest on the Delhi Sector side is paid in days to the nearest 53, and the remainder is carried forward as a fraction of 0.964. The Bank holds the fraction in trust for you. You have never asked for it, and it has grown into a sum the officer describes as modest and patient. Ref. CIBT-3015-436D-6		

Closing balance, month by month

Highest 46,381,643 s · lowest 36,637,447 s



November 3014 October 3015

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 9495-9708 3015-10