CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Anouk Bracegirdle
Unit 11, Pallas Ring 10

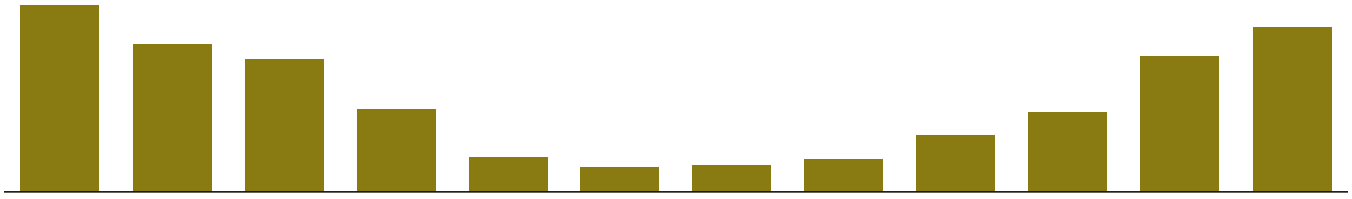
Account 8564-9804-7708
Period 1–30 November 2980
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
97,892,911 s	**+7,942,539 s**	**-46,128 s**	**105,789,322 s**

Date	Description	Amount (s)	Balance (s)
07 Nov	Payroll credit: Phobos Drydock	+984,455	98,877,366
	Your pay from Phobos Drydock goes into 8564-3638-5442 on the first working day, and the employer's clerk asks each month whether the Bank would like it paid in days instead. The Bank has said it will consider the matter, and has been considering it since 2976. Ref. CIBT-2980-26B3-2		
14 Nov	Deposit: Hall E	+6,566,513	105,443,879
	The envelope was opened at the window, as the rule requires, and the sum was found in the other pocket of the coat it had been carried in. The Teller asks that the coat be entered as a second depositor. Ref. CIBT-2980-AC61-6		
21 Nov	Temporal Health Plan	-43,428	105,400,451
	You bring your receipts to the counter folded in thirds and ask for them back folded in quarters. The Teller has done so for 2979 without asking why, and says the answer is in your claims, where it has not yet been found. Ref. CIBT-2980-01B0-2		
26 Nov	Slippage fee (Venus, 3 transfers)	-2,700	105,397,751
	The fee on your transfers to Phobos Drydock's staff account is charged once in each direction, since the firm holds that a pay packet should not be asked to cross twice. The relay does not hold with that view, and the firm does not hold with the relay. Ref. CIBT-2980-229E-7		
30 Nov	Interest at 4.80% APY	+391,571	105,789,322
	Your calculation in pencil at home and the officer's in ink agree on most months. On the months they do not, the officer's note says only "you were right." Interest for the 30th is one of those months. Ref. CIBT-2980-9975-3		

Closing balance, month by month

Highest 112,084,873 s · lowest 66,668,527 s



December 2979 November 2980

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 9804-7708 2980-11