CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Anouk Bracegirdle
Unit 188, Pallas Ring 10

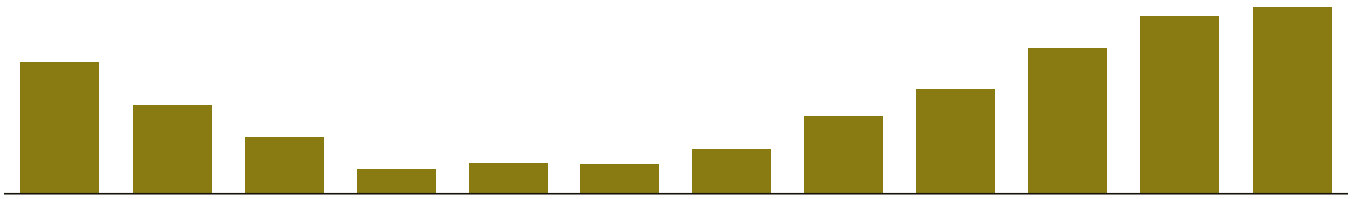
Account 8564-9804-7708
Period 1–31 October 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
126,444,610 s	**+2,960,496 s**	**-299,926 s**	**129,105,180 s**

Date	Description	Amount (s)	Balance (s)
03 Oct	Payroll credit: Phobos Drydock	+984,455	127,429,065
	This credit was 28 days late because the employer's office at Montréal Sector keeps its own Sunday, which the Bank does not. The Bank has been asked to wait for it, and has. Ref. CIBT-2989-49F4-1		
07 Oct	ATM withdrawal: Montréal Sector	-259,200	127,169,865
	The machine at Montréal Sector was shut for 28 days for its quarterly service. Your withdrawal was held in the vault and paid out on reopening, with the interest that accrued in the meantime. Ref. CIBT-2989-A989-5		
15 Oct	Temporal Health Plan	-38,926	127,130,939
	The consultation fee on 5 sessions has been struck from the claim. The clinic's receptionist asked that the struck figure be sent to the receptionist's own file, where the fees the clinic has been spared are kept. Ref. CIBT-2989-AB70-4		
18 Oct	Deposit: Hall E	+1,470,263	128,601,202
	The deposit was entered against the joint account in error. It belonged to your own account, and the entry has been moved without any change to the sum or the date. Ref. CIBT-2989-5479-7		
25 Oct	Slippage fee (Montréal Sector, 6 transfers)	-1,800	128,599,402
	Crossings through the Montréal Sector relay are counted from its own dawn, not from the Head Office's midnight. Your 6 transfers therefore happened at Montréal Sector first light, as the statement shows, and the fee reflects it. Ref. CIBT-2989-9890-8		
31 Oct	Interest at 4.80% APY	+505,778	129,105,180
	A branch that closes at noon posted the interest for the 31st before its last hour, and the auditors' sample found it there on the right day. They have recorded the posting as prompt and asked the branch to keep its hours as they are. Ref. CIBT-2989-1D88-9		

Closing balance, month by month

Highest 129,105,180 s · lowest 81,955,351 s



November 2988 October 2989

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 2989-10