CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Ulla Whitlock
Unit 148, Pallas Ring 10

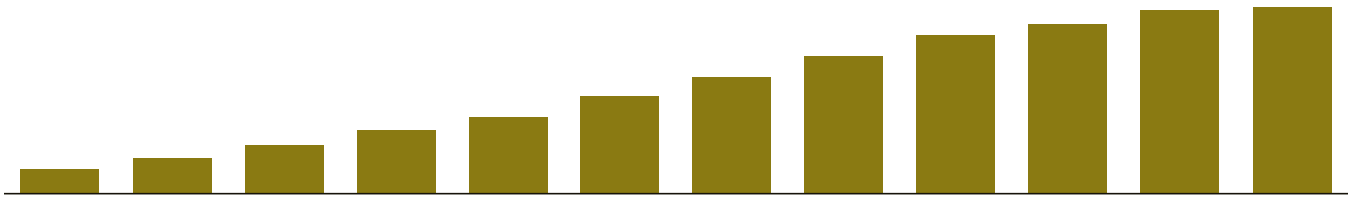
Account 8564-9809-0708
Period 1–30 November 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
121,627,649 s	**+2,555,966 s**	**-264,000 s**	**123,919,615 s**

Date	Description	Amount (s)	Balance (s)
04 Nov	ATM withdrawal: Europa	-259,200	121,368,449
	A small withdrawal of 259,200 is made at Europa each Standard week to cover a subscription you have not asked to cancel. The machine delivers it without comment, and the subscription does not appear to mind. Ref. CIBT-3022-2165-5		
16 Nov	Payroll credit: Kepler Ring Hydroponics	+863,708	122,232,157
	The wage from Kepler Ring Hydroponics lands at Hall E a few minutes before the business day opens, and the same officer logs it every month. The Bank has noticed the pattern and has not thought it needed a name. Ref. CIBT-3022-D641-2		
23 Nov	Slippage fee (Europa, 8 transfers)	-4,800	122,227,357
	The Authority's crossing levy is included in the slippage on this line. It makes up 0.30 seconds of the total and is shown on its own line in the schedule, where anyone who wishes to dispute the Authority may do so separately. Ref. CIBT-3022-D224-9		
27 Nov	Deposit: Hall E	+1,195,612	123,422,969
	Each deposit you make at the Hall E window arrives in a paper wrapper folded at both ends, the way the window taught you in 3021. You have never asked for the wrapper back, and the officers now unfold it without being asked. Ref. CIBT-3022-C960-5		
30 Nov	Interest at 4.90% APY	+496,646	123,919,615
	The interest was computed on the closing balance rather than the average. The method is in clause 4 of the terms and was applied the same way throughout the period. Ref. CIBT-3022-4612-4		

Closing balance, month by month

Highest 123,919,615 s · lowest 15,958,292 s



December 3021 November 3022

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 9809-0708 3022-11