CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Eskeland
Unit 62, Pallas Ring 10

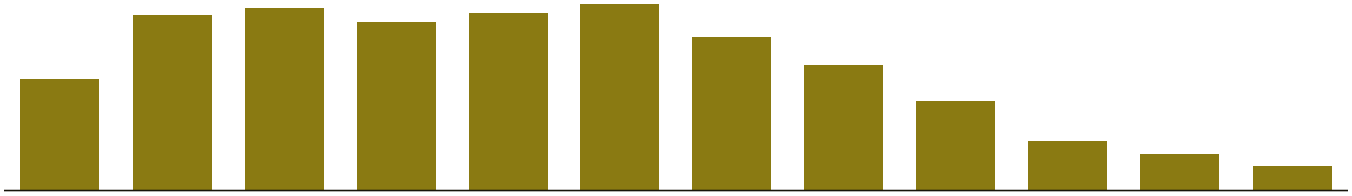
Account 8564-1195-9708
Period 1–30 November 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
329,320,632 s	**+3,475,212 s**	**-8,166,061 s**	**324,629,783 s**

Date	Description	Amount (s)	Balance (s)
06 Nov	Payroll credit: Belt Ore Consolidated	+2,157,930	331,478,562
	Belt Ore Consolidated holds back one period's pay each year under an arrangement its personnel office calls a bridge and the Bank calls a pause. The reserve is released in the last period of the year, with interest on it at the posted rate, and the release is shown on its own line. Ref. CIBT-2995-B162-6		
09 Nov	Turbulence Cover	-25,895	331,452,667
	The route allowance for L4 Habitat has been raised by 2,100 seconds this quarter, after the carrier reported a series of rough crossings. Passengers on that route were not asked whether they minded. Ref. CIBT-2995-1278-7		
19 Nov	Transfer to own account: L4 Habitat	-8,108,706	323,343,961
	A sundry delayed 31 days by a dispute over which office should bear it. Hall E said that L4 Habitat should; L4 Habitat said the Bank should. The Bank has now borne it, and the charge appears here with a note that the matter is closed. Ref. CIBT-2995-C924-3		
22 Nov	Temporal Health Plan	-30,860	323,313,101
	The premium was taken on the 22nd from the staff account at Belt Ore Consolidated, which the payroll office rounds up to the whole watch before it reaches the plan. The 0.968 difference is credited to your cover. Ref. CIBT-2995-D25B-4		
29 Nov	Slippage fee (L4 Habitat, 2 transfers)	-600	323,312,501
	Your slippage was charged for 30 days on which nothing crossed. The transfers had been sent on time and were waiting in the relay's queue while its clock was set, and a queue is not a crossing. Ref. CIBT-2995-52A1-4		
30 Nov	Interest at 4.80% APY	+1,317,282	324,629,783
	The 0.30 s fee for converting the interest into watches has been waived. The conversion was made once, on the day it was asked for, at the rate posted that morning, and the Bank does not charge for a conversion that agrees with its own sheet. Ref. CIBT-2995-8F90-8		

Closing balance, month by month

Highest 386,402,115 s · lowest 324,629,783 s



December 2994 November 2995

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 1195-9708 2995-11