CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Cleo Achterberg
Unit 353, Pallas Ring 10

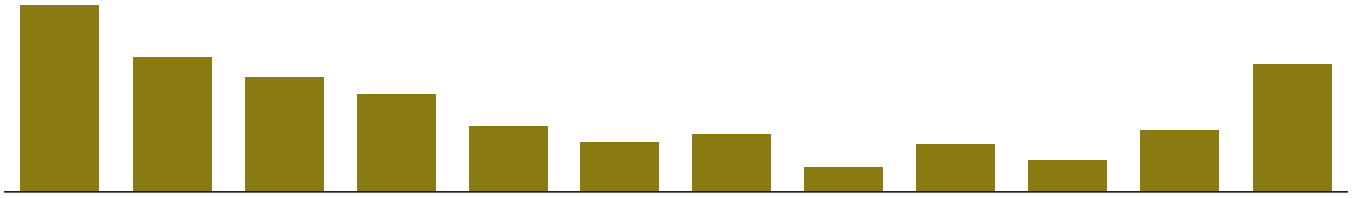
Account 8564-1525-0708
Period 1–30 November 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
53,885,755 s	**+5,107,789 s**	**-47,779 s**	**58,945,765 s**

Date	Description	Amount (s)	Balance (s)
06 Nov	Slippage fee (Montréal Sector, 6 transfers)	-3,600	53,882,155
	The office at Harbourfront Shipping asked for its transfers to be queued overnight, so that they would cross in the quiet hours. They did, and the fee is lower by 300 seconds, which the office has entered in its own books as an economy. Ref. CIBT-2986-1C64-9		
12 Nov	Temporal Health Plan	-44,179	53,837,976
	Harbourfront Shipping deducts the premium before pay is calculated, so the plan receives it a little after the month has closed. The Bank holds it in the meantime and pays the plan interest on it at the local rate. Ref. CIBT-2986-A882-4		
13 Nov	Deposit: Hall E	+4,511,848	58,349,824
	The Teller says the coins came in a biscuit tin, which she has put back in the drawer with its lid still on, in case the holder wants it back. The tin had been left on a windowsill to dry overnight, which is more care than the coins usually get. Ref. CIBT-2986-A9D8-3		
22 Nov	Payroll credit: Harbourfront Shipping	+434,284	58,784,108
	No receiving fee has been charged on this credit from Harbourfront Shipping. The Bank does not normally waive it on wages in days, but the employer's office has a standing arrangement with us. Ref. CIBT-2986-039D-1		
30 Nov	Interest at 3.60% APY	+161,657	58,945,765
	Interest accrued on the balance while the account was otherwise inactive, which the Bank considers the most useful thing to have happened to it this year. Ref. CIBT-2986-DEFD-2		

Closing balance, month by month

Highest 63,445,309 s · lowest 51,011,319 s



December 2985 November 2986

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 1525-0708 2986-11