CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Cleo Achterberg
Unit 94, Pallas Ring 10

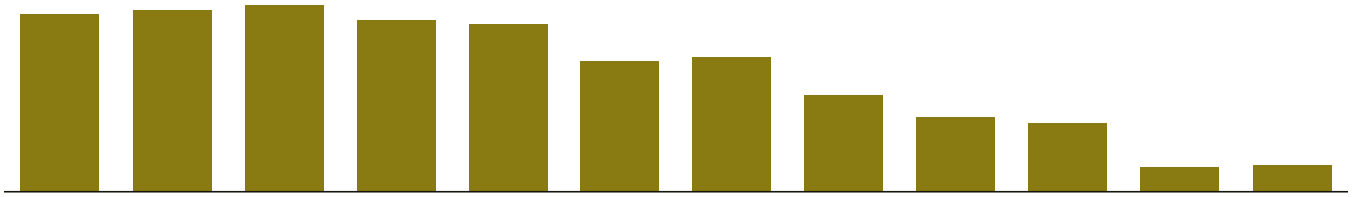
Account 8564-1525-0708
Period 1–30 November 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
37,309,061 s	**+537,259 s**	**-298,413 s**	**37,547,907 s**

Date	Description	Amount (s)	Balance (s)
09 Nov	ATM withdrawal: Singapore Sector	-86,400	37,222,661
	The machine at Singapore Sector dispensed 0.949 day and printed the full sum on its receipt. The custodian, who has read a great many receipts from that machine, recommends that you keep yours somewhere dry. Ref. CIBT-3000-4B80-7		
12 Nov	ATM withdrawal: Singapore Sector	-172,800	37,049,861
	The custodian keeps the receipts in a shoebox marked in pencil "Mum's receipts", where the auditors have never thought to look. Ref. CIBT-3000-A829-3		
16 Nov	Deposit: Hall E	+425,332	37,475,193
	The counter fee on the 425,332 deposit has been set aside. The officer at the window had been on her feet since before the shift began, and asked that the form record the hour rather than the charge. Ref. CIBT-3000-90D7-3		
19 Nov	Slippage fee (Singapore Sector, 2 transfers)	-600	37,474,593
	Crossing 2 waited 31 days at the Callisto relay for a signature from Mara Blackwood, who was on leave on another world. The fee runs from the day the transfer left Hall E, not the day it reached the desk. Ref. CIBT-3000-8753-0		
24 Nov	Temporal Health Plan	-38,613	37,435,980
	The premium was taken on the 24th from the staff account at Harbourfront Shipping, which the payroll office rounds up to the whole day before it reaches the plan. The 0.953 difference is credited to your cover. Ref. CIBT-3000-A642-6		
30 Nov	Interest at 3.60% APY	+111,927	37,547,907
	On Io the interest is paid in the warm hours, when the vents are quiet enough for the Teller to be heard. The rest of the day it stays in the branch safe under a sulphur seal, which has never been broken for an interest payment, and the officers say they would not like to start. Ref. CIBT-3000-326D-8		

Closing balance, month by month

Highest 59,405,885 s · lowest 37,309,061 s



December 2999 November 3000

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 3000-11