CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Cleo Achterberg
Unit 183, Pallas Ring 10

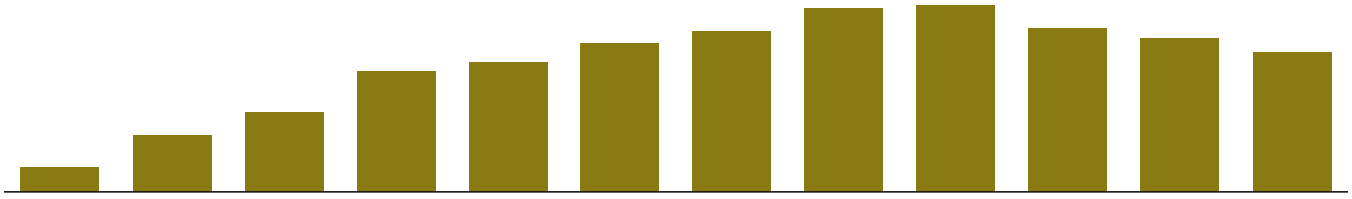
Account 8564-1525-0708
Period 1–30 November 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
83,260,248 s	**+684,064 s**	**-2,026,166 s**	**81,918,146 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	Payroll credit: Harbourfront Shipping	+434,284	83,694,532
	The Authority's levy on the Harbourfront Shipping wage was taken at the reference second, which the Authority set after the wage had been paid. The difference of 0.30 s has been credited to this month, and the Bank has not been asked to explain the order of events. Ref. CIBT-3012-5F60-3		
02 Nov	Temporal Health Plan	-35,400	83,659,132
	Harbourfront Shipping covered the cost of your 3 sessions under its staff transfer scheme. The scheme's officer asks that the other staff not be told, in case they begin to book. Ref. CIBT-3012-4045-3		
18 Nov	Slippage fee (Lagos Sector, 6 transfers)	-1,800	83,657,332
	The fee was posted to 8564-6990-9472, which shares its first four figures with your account. The seconds were moved on the 18th, and the crossing now stands against the right account, with the fee unchanged. Ref. CIBT-3012-6D00-6		
25 Nov	Transfer to own account: Lagos Sector	-1,988,966	81,668,366
	A charge was raised twice on the 25th, once as a sundry and once as a fee. Only the sundry stands; the fee has been struck through in the ledger, in ink, as the rule requires. Ref. CIBT-3012-2343-2		
30 Nov	Interest at 3.60% APY	+249,780	81,918,146
	Interest is posted to the whole second and never to a fraction. A balance that earns 0.984 of a second a day is not credited each day, but accumulates until it makes a second, which it does on the 30th, in your favour. Ref. CIBT-3012-701C-7		

Closing balance, month by month

Highest 86,549,752 s · lowest 70,501,169 s



December 3011 November 3012

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 3012-11