CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Bracegirdle
Unit 350, Pallas Ring 10

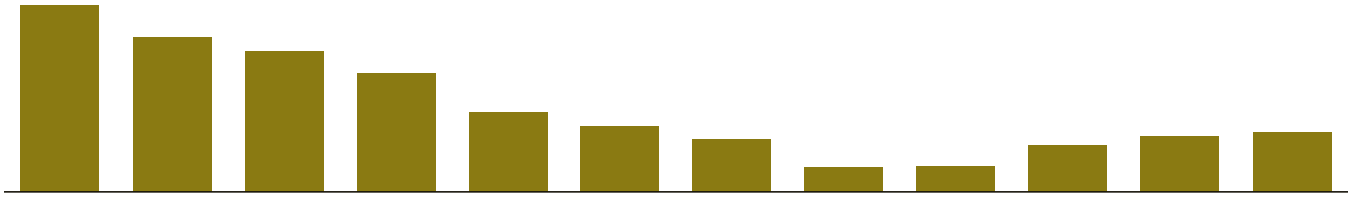
Account 8564-1663-1609
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
65,190,327 s	**+588,142 s**	**-88,200 s**	**65,690,269 s**

Date	Description	Amount (s)	Balance (s)
05 Nov	Payroll credit: the Lagrange Four Commissary	+340,372	65,530,699
	Your charge for receiving the Lagrange Four Commissary wages was not taken. The payroll office sent them under the staff transfer scheme, and the scheme pays its own charges. Ref. CIBT-3003-48C2-3		
18 Nov	Deposit: Hall E	+57,632	65,588,331
	The standing deposit of 57,632 arrived on the 18th, as it has on the 18th of each month since 2999. Only the figure has moved, and it has moved only as far as the posted rate required. Ref. CIBT-3003-ABA4-6		
24 Nov	ATM withdrawal: Ganymede	-86,400	65,501,931
	Machines at Ganymede round dispensing to the nearest 57 seconds, which makes the cash-time look neater than the balance it came from. The 0.991 difference is held in the machine's reserve and paid out to whichever depositor next asks for it. Ref. CIBT-3003-C828-7		
29 Nov	Slippage fee (Ganymede, 2 transfers)	-1,800	65,500,131
	Slippage on the standing transfer to 8564-2194-0839, the same 2 crossings it has made on the 29th of each month since 3001. The fee has not changed in that time, which the Bank regards as a form of consistency. Ref. CIBT-3003-8BDE-7		
30 Nov	Interest at 3.50% APY	+190,138	65,690,269
	The depositor asked what the interest would be if the balance were left alone for a century. The clerk said it would be a great deal more interest, and that she would not be taking the question to the Rate Committee without a form. Ref. CIBT-3003-8AC3-7		

Closing balance, month by month

Highest 81,553,229 s · lowest 61,336,905 s



December 3002 November 3003

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 1663-1609 3003-11