CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Vantongeren
Unit 316, Pallas Ring 10

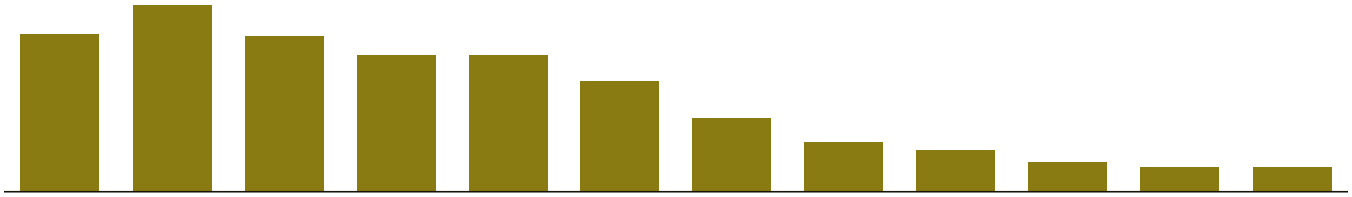
Account 8564-1663-4124
Period 1–31 October 2963
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
166,845,878 s	**+1,884,875 s**	**-1,894,209 s**	**166,836,544 s**

Date	Description	Amount (s)	Balance (s)
03 Oct	Transfer to own account: Tallinn Sector	-1,864,004	164,981,874
	Sundry charge for holding a balance in days at Tallinn Sector. The local office applies it to any account it has to look at twice, and it has looked at yours twice. Ref. CIBT-2963-6AB9-4		
04 Oct	Payroll credit: Harbourfront Shipping	+1,028,618	166,010,492
	The employer's office sent this month's wage 31 days late, explaining that the sum was owed to a neighbour and had been kept for her. The sum fell exactly on a half-second, and under the rounding rule such a sum goes to the payee, so the half becomes a whole second, which is yours and appears on the credit line. Ref. CIBT-2963-769F-8		
20 Oct	Mech Veterans' Time Pension	+369,624	166,380,116
	The charge for the annual interview at the veterans' hall has been waived. The interview was held on the hall's chairs in your absence, and the Office felt the chairs had earned it. Ref. CIBT-2963-C1CF-5		
25 Oct	Slippage fee (Tallinn Sector, 2 transfers)	-600	166,379,516
	The Tallinn Sector branch reckons the slippage on its own crossings and passes the charge to us at the day's close. The rate is 0.30 s per Standard day, as on every world, and the local office asks to be thanked for working the sums without a calculator. Ref. CIBT-2963-F4CF-1		
28 Oct	Temporal Health Plan	-29,605	166,349,911
	Your 5 monthly sessions are billed together each quarter, and the reconciliation has been done on the same afternoon for as long as the records go back. Ref. CIBT-2963-A0C2-2		
31 Oct	Interest at 3.50% APY	+486,633	166,836,544
	A fraction of a second's interest was held back at the close of the period, because the day-count ended on a holiday at Tallinn Sector. The fraction is credited in the next period, with interest on it. Ref. CIBT-2963-9442-3		

Closing balance, month by month

Highest 216,185,532 s · lowest 166,836,544 s



November 2962 October 2963

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 1663-4124 2963-10