CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wren Vantongeren
Unit 5, Pallas Ring 10

Account 8564-1663-4124
Period 1–31 October 2971
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
155,114,554 s	**+1,837,054 s**	**-13,419,581 s**	**143,532,027 s**

Date	Description	Amount (s)	Balance (s)
06 Oct	Payroll credit: Harbourfront Shipping	+1,028,618	156,143,172
	The Harbourfront Shipping office on Mars pays in the local sol, which the Bank converts into Standard days by a rounding the employer has asked to see in writing. It has been put in writing, and the employer has not asked again. Ref. CIBT-2971-0C6A-5		
12 Oct	Mech Veterans' Time Pension	+356,019	156,499,191
	Pension credit from Harbourfront Shipping's scheme, posted on the 12th. The scheme asked for the instalment to be confirmed in person, which the Teller did. She reports that the pensioner was amused to be asked, having been paid every month for a long time without anyone checking. Ref. CIBT-2971-C196-8		
18 Oct	ATM withdrawal: Kepler Ring	-259,200	156,239,991
	The notes dispensed at Kepler Ring came out in the order Harbourfront Shipping paid them in, which the machine honoured without question. The officer checked the serial numbers against the wage slip; they matched, and the slip has been filed under both names. Ref. CIBT-2971-05CC-6		
23 Oct	Temporal Health Plan	-42,094	156,197,897
	No charge was taken for the second copy of your explanation of benefits. The first was enough for the plan. The second is for you, which the plan regards as a fair division of the paperwork. Ref. CIBT-2971-5229-1		
24 Oct	Transfer to own account: Kepler Ring	-13,114,087	143,083,810
	A sundry was described as a fee for a service when it was a refund for one. The description has been amended; the sum is unchanged, and the refund is credited in full. Ref. CIBT-2971-A6BD-4		
26 Oct	Slippage fee (Kepler Ring, 7 transfers)	-4,200	143,079,610
	Your standing transfer of 4,200 to 8564-9048-6821 crosses the clock boundary on the 26th of every month and is charged the crossing fee each time. It has done so since 2970, and it is the largest single line on your slippage each year. Ref. CIBT-2971-AD3D-3		
31 Oct	Interest at 3.50% APY	+452,417	143,532,027
	The Kepler Ring branch credits interest by its own clock, which runs 0.963 slower than the Head Office's. The Bank has paid the difference rather than keep it, a practice the branch calls customary and the Audit Committee calls unusual. Ref. CIBT-2971-FC24-0		

Closing balance, month by month

Highest 168,517,042 s · lowest 143,532,027 s



November 2970 — October 2971

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  2971-10`