CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Vantongeren
Unit 197, Pallas Ring 10

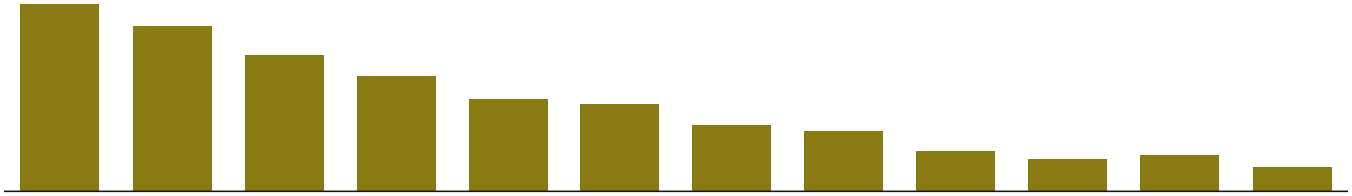
Account 8564-1663-4124
Period 1–30 November 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
78,090,860 s	**+1,718,038 s**	**-5,641,818 s**	**74,167,080 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	Mech Veterans' Time Pension	+461,655	78,552,515
	Your award was made on London Sector time, which is why your pension arrives on a different day from your neighbours'. The Pensions Office has explained this twice and will do so again on request. Ref. CIBT-2976-634D-1		
04 Nov	Slippage fee (London Sector, 1 transfers)	-600	78,551,915
	Slippage fee of 0.30 seconds per crossing, rounded up to the next whole second on each transfer. The rounding is in the Bank's favour and is printed here so that it is not a secret. Ref. CIBT-2976-C0F7-6		
15 Nov	Temporal Health Plan	-38,422	78,513,493
	The annual deductible is rounded to the whole day on the first of the year, and any remainder is carried forward. This year the remainder was 0.973, and the plan carried it with the air of an institution that has solved something. Ref. CIBT-2976-60FA-3		
15 Nov	Transfer to own account: London Sector	-5,602,796	72,910,697
	A refund of 5,602,796 came in from Bram Valderrama in a flat tin that had once held throat lozenges, with a note reading only "for the coffee". The Bank has posted it under refunds, since the coffee was never bought at the counter, and the officer has asked Bram Valderrama whether the coffee was worth it. Ref. CIBT-2976-0974-8		
28 Nov	Payroll credit: Harbourfront Shipping	+1,028,618	73,939,315
	Your wage was credited a day early at London Sector, because the firm's office there had decided that it would rather pay than explain. The Bank has taken the early day back out of the next wage, and the firm has asked that the next wage be early too. Ref. CIBT-2976-5E37-4		
30 Nov	Interest at 3.50% APY	+227,765	74,167,080
	You have asked for the interest to be checked by hand on the first of each period, against a card you keep in your own hand. The Bank does so, and the result has never differed from the machine's. The officer now writes the figure in the margin before being asked. Ref. CIBT-2976-072C-6		

Closing balance, month by month

Highest 129,994,998 s · lowest 74,167,080 s



December 2975 November 2976

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 2976-11