CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Vantongeren
Unit 340, Pallas Ring 10

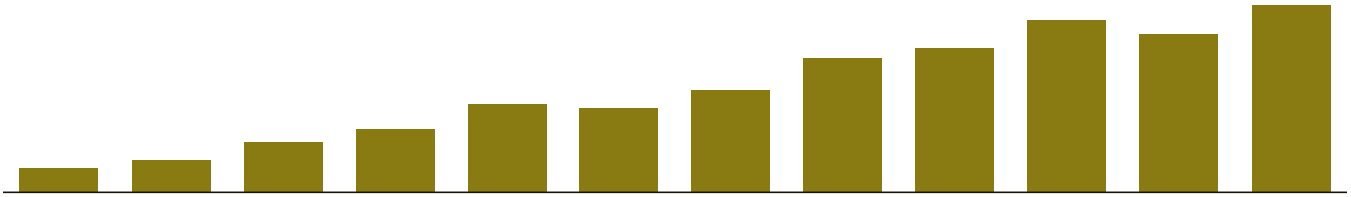
Account 8564-1663-4124
Period 1–31 October 2977
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
117,293,619 s	**+9,440,633 s**	**-393,528 s**	**126,340,724 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Deposit: Hall E	+7,678,840	124,972,459
	The Tycho window keeps a lunar calendar on the wall, its longer days shaded grey, and this deposit was credited on one of the grey days. The Tycho officers say a grey day is the only one the branch can truly spare, and that they have never needed to explain why. Ref. CIBT-2977-F587-1		
07 Oct	Slippage fee (London Sector, 5 transfers)	-4,500	124,967,959
	When the crossings to London Sector come to an odd number of seconds, the odd second is paid by whichever transfer was sent last, so the last transfer of the day pays for the day. You have sent it last every month since 2972 and have never once remarked on the arithmetic. Ref. CIBT-2977-3AB1-8		
08 Oct	Mech Veterans' Time Pension	+391,069	125,359,028
	You bring your own envelope to the pension window and ask for it to be sealed in your presence. The Pensions Office permits this, and the officers have come to enjoy it, although you are the only holder who has ever asked. Ref. CIBT-2977-DEF5-7		
17 Oct	Payroll credit: Harbourfront Shipping	+1,028,618	126,387,646
	Net pay after deductions came to 1,028,618, rounded down to the whole day. The deductions are printed in full above it, so that the rounding can be checked by anyone who wishes to, and very few do. Ref. CIBT-2977-90DB-6		
19 Oct	Temporal Health Plan	-43,428	126,344,218
	You have asked for each claim to be read aloud at the counter, slowly, with the commas. The Teller does so every month, and the plan regards this as part of the service, though it appears on no schedule. Ref. CIBT-2977-0756-7		
26 Oct	ATM withdrawal: London Sector	-172,800	126,171,418
	Cash-time dispensed at London Sector was counted twice, once by the machine and once by a teller, and the two counts agree to the second. The auditors asked for the check and have accepted it. Ref. CIBT-2977-370B-7		
29 Oct	ATM withdrawal: London Sector	-172,800	125,998,618
	The sum was first copied on a strip of paper folded into the drawer's lid as 172,800, and later corrected to the figure on the receipt. The line has been amended, and the balance is the one you were given. Ref. CIBT-2977-AB4D-8		
31 Oct	Interest at 3.50% APY	+342,106	126,340,724
	Interest accrued on the balance while the account was otherwise inactive, which the Bank considers the most useful thing to have happened to it this year. Ref. CIBT-2977-3D5B-5		

Closing balance, month by month

Highest 126,340,724 s · lowest 74,167,080 s



November 2976 October 2977

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  2977-10`