CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Vantongeren
Unit 194, Pallas Ring 10

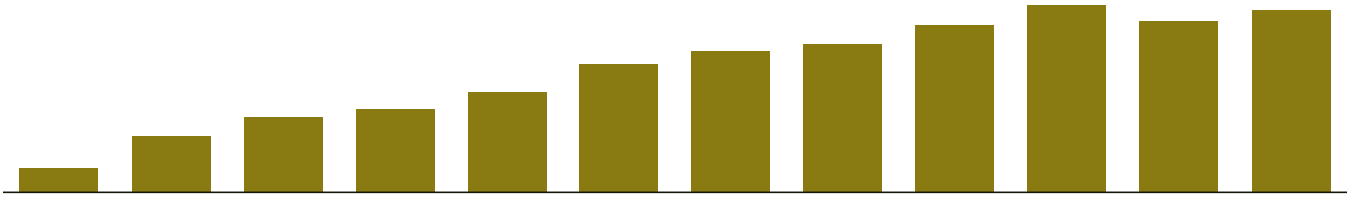
Account 8564-1663-4124
Period 1–31 October 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
121,633,364 s	**+3,607,376 s**	**-292,913 s**	**124,947,827 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	Mech Veterans' Time Pension	+386,019	122,019,383
	Your award was made on Svalbard 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-3014-098F-1		
02 Oct	ATM withdrawal: Svalbard	-86,400	121,932,983
	The machine could not find the 35 minutes you asked for and has rounded the withdrawal to the nearest five, the Bank having decided some years ago that minutes are to be found in multiples of five. The difference has been returned to the account as a small kindness. Ref. CIBT-3014-D5C9-5		
02 Oct	Temporal Health Plan	-31,013	121,901,970
	You fold each receipt into thirds before you bring it to the counter and unfold it on the table as if reading it for the first time. The plan has never found a receipt out of order, and has stopped asking you to flatten them. Ref. CIBT-3014-5CB7-1		
04 Oct	Slippage fee (Svalbard, 9 transfers)	-2,700	121,899,270
	Crossing 9 waited 31 days at the Callisto relay for a signature from Pax Blackwood, who was on leave on another world. The fee runs from the day the transfer left Hall E, not the day it reached the desk. Ref. CIBT-3014-C0C7-7		
09 Oct	Payroll credit: Harbourfront Shipping	+1,028,618	122,927,888
	Each month you leave the first hour of the wage untouched until the branch opens, and the branch has noted the habit on your file without comment. This month the hour was used, the Teller reports, for a walk. The wage itself was credited on time. Ref. CIBT-3014-9D3C-3		
21 Oct	ATM withdrawal: Svalbard	-172,800	122,755,088
	You asked the Bank to say which way the withdrawal had been rounded. It was rounded both ways, once by the machine and once by the Bank. The two roundings came to 0.989, and the Bank has kept neither. Ref. CIBT-3014-D677-2		
29 Oct	Deposit: Hall E	+1,837,976	124,593,064
	The deposit was entered as 1,837,976, which is the sum on the slip with its last figure dropped. That figure was a fraction of a second, and fractions of a second are kept, not deposited. Ref. CIBT-3014-FA42-7		
31 Oct	Interest at 3.50% APY	+354,763	124,947,827
	Interest is rounded down to the nearest second each day. The 0.990 s left over from each day adds up across a year to a sum the Bank has never yet paid out, and has never yet been asked for. Ref. CIBT-3014-B3A5-5		

Closing balance, month by month

Highest 126,194,858 s · lowest 77,545,583 s



November 3013 — October 3014

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  3014-10`