CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Larkspur
Unit 196, Pallas Ring 10

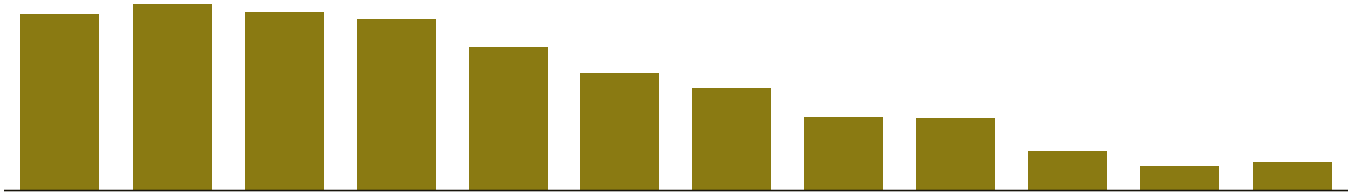
Account 8564-1663-8778
Period 1–30 November 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
140,613,288 s	**+1,614,009 s**	**-648,318 s**	**141,578,979 s**

Date	Description	Amount (s)	Balance (s)
12 Nov	Transfer to joint account	-602,807	140,010,481
	Hamid Voss has never once come in on a wet day, though the joint transfer falls due on one nearly every year. The officer has noticed the weather and asked the Bank to note it. Ref. CIBT-2995-1C85-2		
21 Nov	Payroll credit: Ganymede Heights Infirmary	+1,004,678	141,015,159
	Rounded down to the whole day on the day they arrived, the wages from Ganymede Heights Infirmary left a small remainder, entered as a credit on the 21st. The credit is small, but it is yours, and it has been paid out. Ref. CIBT-2995-A5AA-5		
21 Nov	Deposit: Hall E	+210,927	141,226,086
	The deposit was held 31 days at Hall E because the envelope had been sealed with the wax of the wrong day, and the wax was sent back to the bench to be recast. The sum earns from the day it was sealed, which the bench says is the correct day, though the wax disagrees. Ref. CIBT-2995-6B1E-5		
28 Nov	Slippage fee (New Orleans Sector, 3 transfers)	-2,700	141,223,386
	Auditors' sample: 3 crossings were checked by hand against the relay's journal. The journal is in longhand for the first 53 entries and in a different hand altogether after that, and the auditors have asked that both be kept. Ref. CIBT-2995-08B6-1		
29 Nov	Temporal Health Plan	-42,811	141,180,575
	The plan's cover runs on every world it lists, and New Orleans Sector was added to the list this month. The change has been made without a premium adjustment, which the plan says is what the list is for. Ref. CIBT-2995-6799-0		
30 Nov	Interest at 3.40% APY	+398,404	141,578,979
	Interest accrues every second in the account's own unit. On New Orleans Sector that unit is day, so the 3.40 rate is applied to the local count and converted at the posted rate on the 30th, and the working is shown below the line. Ref. CIBT-2995-0CF1-1		

Closing balance, month by month

Highest 179,611,079 s · lowest 140,613,288 s



December 2994 November 2995

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 1663-8778 2995-11