CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 270, Pallas Ring 10

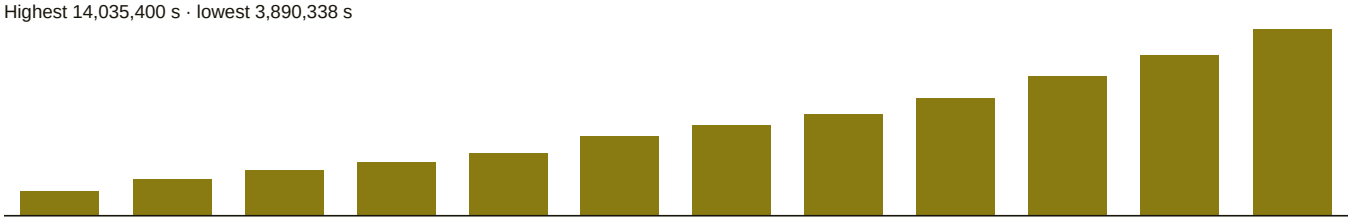
Account 8564-1663-9065
Period 1–31 October 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,407,730 s	**+2,150,870 s**	**-523,200 s**	**14,035,400 s**

Date	Description	Amount (s)	Balance (s)
04 Oct	ATM withdrawal: Callisto	-259,200	12,148,530
	Asked the reason for this withdrawal, the cashier said she had no reason to know, and that you seemed like someone who would not need one. Ref. CIBT-2989-07DE-0		
04 Oct	Slippage fee (Callisto, 8 transfers)	-4,800	12,143,730
	The clock in the window at Hall E runs 7 seconds behind the relay's, which you have timed every month since 2988 and reported in writing. The Bank has charged your fee on the window's figure, and the window clock has been set to agree with the Bank, which is the only instance in the file of a clock taking advice. Ref. CIBT-2989-6BFE-9		
07 Oct	Payroll credit: St. Catherine Bakeries	+167,743	12,311,473
	The late-credit charge on the St. Catherine Bakeries wages has been waived. The payroll office sent its apology in the same envelope as the sum, which is a cheap way to deliver an apology and a good deal cheaper than the alternative. Ref. CIBT-2989-08DA-7		
20 Oct	Deposit: Hall E	+1,947,972	14,259,445
	You bring your deposit on the day your pay arrives, and the counter has begun to count it before you reach the window. The officers have stopped asking whether you would like the count explained. Ref. CIBT-2989-021D-5		
25 Oct	ATM withdrawal: Callisto	-259,200	14,000,245
	No fee on this withdrawal, which took the whole of the balance you had asked to keep aside for the month. The Bank regards a clean withdrawal as its own reward and charges nothing for it. Ref. CIBT-2989-B7DC-6		
31 Oct	Interest at 3.40% APY	+35,155	14,035,400
	The rate on this account has not moved since 2988. The Bank regards this as a sign of confidence, and the account regards it as a sign of something else. Ref. CIBT-2989-CA2C-9		

Closing balance, month by month

Highest 14,035,400 s · lowest 3,890,338 s



November 2988 October 2989

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 1663-9065 2989-10