CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 297, Pallas Ring 10

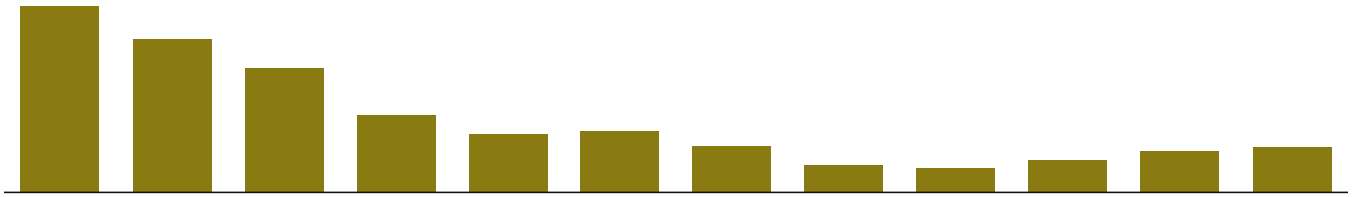
Account 8564-1663-9065
Period 1–31 October 2991
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
17,950,406 s	**+218,602 s**	**-133,831 s**	**18,035,177 s**

Date	Description	Amount (s)	Balance (s)
12 Oct	Payroll credit: St. Catherine Bakeries	+167,743	18,118,149
	The paying branch on this credit has been corrected. The wage was routed through Ganymede by mistake. It came from St. Catherine Bakeries, as the contract states, and only the route has been amended. Ref. CIBT-2991-1413-4		
14 Oct	Transfer to own account: Ganymede	-130,231	17,987,918
	The sundry was posted on the 14th and cleared on the 14th. The gap was the time the desk took to locate its own form, which had been filed under the wrong week. Ref. CIBT-2991-63E1-6		
22 Oct	Slippage fee (Ganymede, 4 transfers)	-3,600	17,984,318
	You take each transfer slip to the relay in person, rather than sending it, and wait while it is stamped. The stamp has never once been needed, and the relay's clerks have stopped pretending otherwise. Ref. CIBT-2991-7E01-4		
31 Oct	Interest at 3.40% APY	+50,859	18,035,177
	Interest is rounded down to the second and the fraction credited to the Bank's suspense account, which is not the depositor's, though the two have been close for centuries. Ref. CIBT-2991-2608-1		

Closing balance, month by month

Highest 20,917,543 s · lowest 17,605,770 s



November 2990 October 2991

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 2991-10