CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 103, Pallas Ring 10

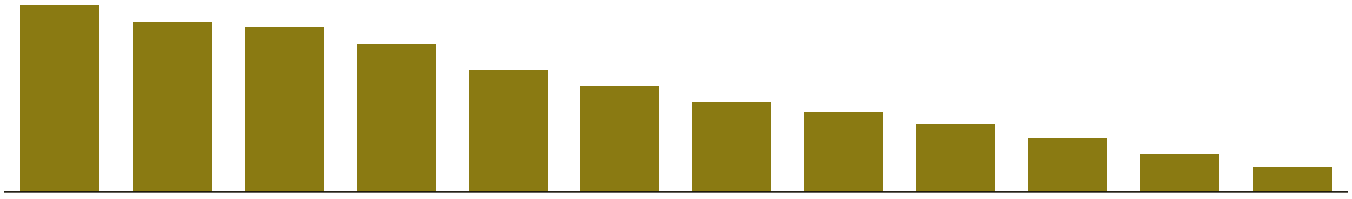
Account 8564-1663-9065
Period 1–30 November 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
10,766,652 s	**+198,248 s**	**-825,841 s**	**10,139,059 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	Payroll credit: St. Catherine Bakeries	+167,743	10,934,395
	St. Catherine Bakeries's auditors asked for these wages to be held for 31 days. The sum was held because the sending bank had closed early for a local holiday, and has now been released with the posted interest for the period. Ref. CIBT-2995-343A-6		
09 Nov	ATM withdrawal: Io	-259,200	10,675,195
	The machine at Io recorded this withdrawal under the card's previous holder's account number. The record has been corrected, and both versions are kept in the audit trail. Ref. CIBT-2995-87BA-9		
21 Nov	Slippage fee (Io, 6 transfers)	-3,600	10,671,595
	The standing transfer to 8564-7523-5938 crosses 6 times a month at 0.30 s a crossing, and the officer enters the figure in pencil as a reminder and in ink when it is paid. The pencil has not needed rubbing out since 2990. Ref. CIBT-2995-0CF6-6		
24 Nov	Transfer to own account: Io	-563,041	10,108,554
	You ask for a receipt for every small sum you pay, including the sum you pay for the receipt. The counter has begun to write the second receipt on the back of the first, and the sundry is charged once for the pair. Ref. CIBT-2995-BAF2-8		
30 Nov	Interest at 3.40% APY	+30,505	10,139,059
	Interest posted 28 days late, because the posting day at Io fell on a local holiday. The late days have been paid at the posted rate and no adjustment is needed. Ref. CIBT-2995-F16F-0		

Closing balance, month by month

Highest 18,125,441 s · lowest 10,139,059 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 1663-9065 2995-11