CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 187, Pallas Ring 10

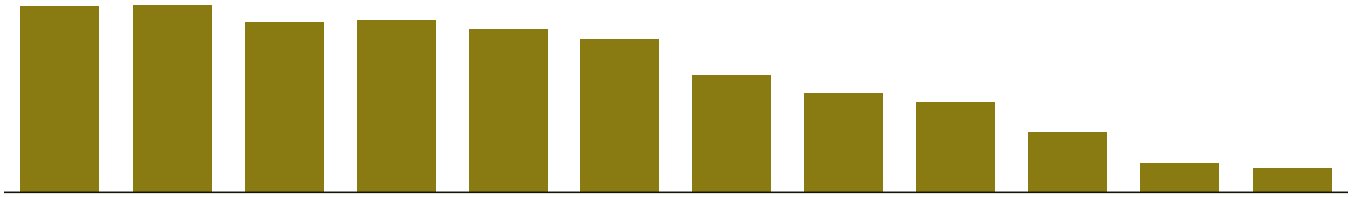
Account 8564-1663-9065
Period 1–31 October 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
8,307,871 s	**+191,281 s**	**-348,647 s**	**8,150,505 s**

Date	Description	Amount (s)	Balance (s)
15 Oct	Payroll credit: St. Catherine Bakeries	+167,743	8,475,614
	No receiving charge was taken on the wages from St. Catherine Bakeries. The employer's office asked that the transfer be treated as a domestic payment for the period, and the charge has been waived on that basis. Ref. CIBT-2997-3394-0		
18 Oct	Transfer to own account: Oakland Sector	-348,647	8,126,967
	The transfer from Zeno Kowalczyk was sent with a reference in days and a sum in seconds, and the clerk at Hall E asked for both to be the same. They were not. The sum has been posted as sent, and the reference has been left as it came. Ref. CIBT-2997-E628-8		
31 Oct	Interest at 3.40% APY	+23,538	8,150,505
	The branch offers to explain the interest calculation to any depositor who asks. Nobody has asked in some years, and the branch is beginning to feel the offer is a waste of good paper. Ref. CIBT-2997-9A33-3		

Closing balance, month by month

Highest 13,658,249 s · lowest 8,150,505 s



November 2996 October 2997

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 2997-10