CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 180, Pallas Ring 10

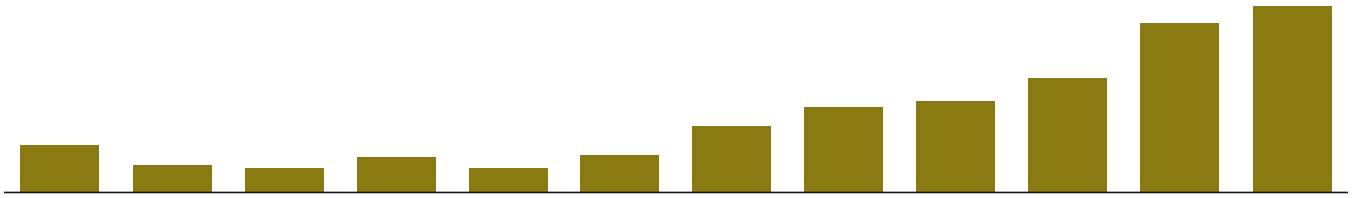
Account 8564-1663-9065
Period 1–31 October 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,338,914 s	**+615,257 s**	**-88,800 s**	**14,865,371 s**

Date	Description	Amount (s)	Balance (s)
03 Oct	Deposit: Hall E	+406,888	14,745,802
	Deposit of 406,888, entered to the second and rounded for the receipt only. The receipt shows the rounded sum; the account holds the exact one, and the difference has been earning since the moment the envelope was opened. Ref. CIBT-3000-2E60-6		
23 Oct	Slippage fee (Venus, 4 transfers)	-2,400	14,743,402
	The fee of 2,400 s covers 4 transfers, all sent on the 23rd, which is the day you usually send them. Over the years the Venus relay has learned the habit and saves you the first slot, which the Bank records as a service and charges as one. Ref. CIBT-3000-361B-5		
28 Oct	ATM withdrawal: Venus	-86,400	14,657,002
	St. Catherine Bakeries requires its drivers to draw their float at Venus, and this withdrawal was the float for 31 days of routes. The firm's cashier asks us to note that the float came back exact, which he regards as the firm's own achievement. Ref. CIBT-3000-5256-5		
29 Oct	Payroll credit: St. Catherine Bakeries	+167,743	14,824,745
	Pay for the last 31 Standard days was rounded to the nearest five seconds, the figure the employer's office has always used. The Bank's own rule would have rounded it down. The contract names the employer's rule, and the Bank has applied it. Ref. CIBT-3000-EF56-1		
31 Oct	Interest at 3.40% APY	+40,626	14,865,371
	Interest for the 31 days from the 31st was held at the Pallas Ring 10 office until its rate had been checked against the Head Office. It was credited the following morning, and it had accrued throughout, as interest does. Ref. CIBT-3000-B124-2		

Closing balance, month by month

Highest 14,865,371 s · lowest 9,935,042 s



November 2999 October 3000

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 3000-10