CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 52, Pallas Ring 10

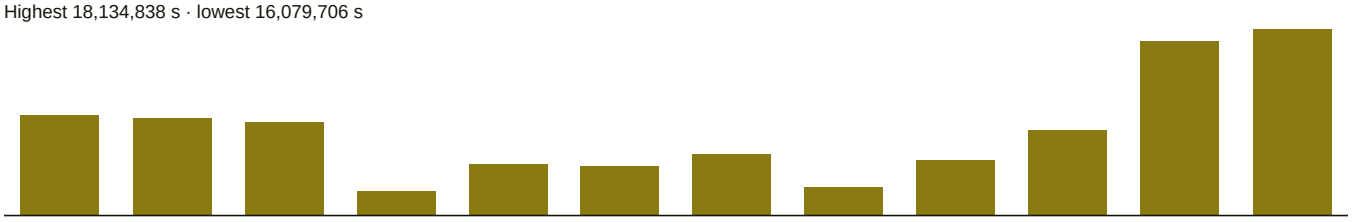
Account 8564-1663-9065
Period 1–31 October 3002
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
17,975,373 s	**+508,065 s**	**-348,600 s**	**18,134,838 s**

Date	Description	Amount (s)	Balance (s)
12 Oct	ATM withdrawal: Bronx Sector	-172,800	17,802,573
	Replacing the machine at Bronx Sector on the 12th changed its unit: the new one counts in days where the old one counted in halves. Your withdrawals before and after the change have been converted at the rate of the day, and the total is unchanged. Ref. CIBT-3002-9DFC-9		
12 Oct	ATM withdrawal: Bronx Sector	-172,800	17,629,773
	The cash was held 31 Standard days because the machine at Bronx Sector would not pay a sum that carried a date it did not recognise. The date was the thirtieth of a month that the local calendar keeps only in some years, and the machine has since been taught it. Ref. CIBT-3002-CCBC-4		
21 Oct	Slippage fee (Bronx Sector, 5 transfers)	-3,000	17,626,773
	You send your transfer to 8564-7523-5938 in the first minute of the relay's day. The relay has noticed the habit and keeps a bench free for it, and the fee is the same as at any other hour, which is the relay's own courtesy. Ref. CIBT-3002-E00D-0		
28 Oct	Deposit: Hall E	+289,392	17,916,165
	The Teller counted the notes twice and then remarked that the Bank had seldom been so glad to see them, which she was not sure she was entitled to say. Ref. CIBT-3002-6F3E-1		
30 Oct	Payroll credit: St. Catherine Bakeries	+167,743	18,083,908
	Wages from St. Catherine Bakeries are rounded to the nearest whole day, and where a sum falls exactly halfway the payroll office rounds to the even one. This month's half fell on the even side, which the office calls luck and the Bank calls the rule. Ref. CIBT-3002-FFA6-6		
31 Oct	Interest at 3.40% APY	+50,930	18,134,838
	Each month the interest is entered as a fixed sum of 50,930, with the variable part in brackets beneath it. The layout was adopted in 3001 and has not been changed since. Ref. CIBT-3002-BDB5-0		

Closing balance, month by month

Highest 18,134,838 s · lowest 16,079,706 s



November 3001 October 3002

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 3002-10