CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 114, Pallas Ring 10

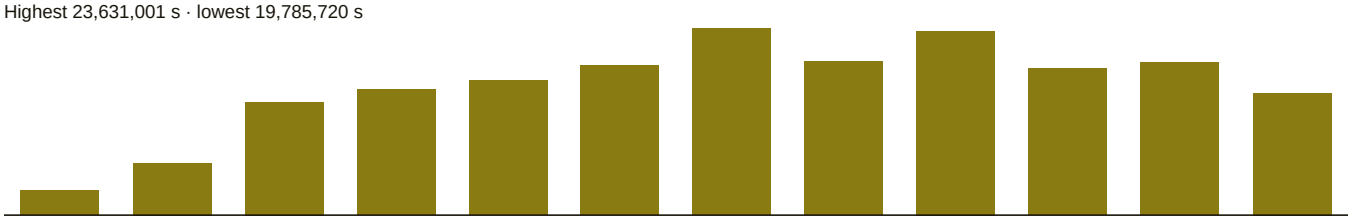
Account 8564-1663-9065
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
22,819,329 s	**+64,654 s**	**-780,931 s**	**22,103,052 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	Slippage fee (Venus, 3 transfers)	-900	22,818,429
	The Venus Cloudport crossing is charged at a lower fee in the morning, when the cloud is thin enough for the signal to pass through, and at the full fee at noon, when it has to climb. Your transfers went at noon. The relay calls that hour the climb, and the fee is 900 s. Ref. CIBT-3003-3044-1		
11 Nov	Transfer to own account: Venus	-780,031	22,038,398
	You asked whether the sundry could be backdated. The officer said it could not, then paused and asked which date you had in mind. It has been posted on the day you asked, which you both agreed was fair. Ref. CIBT-3003-DEDE-2		
30 Nov	Interest at 3.40% APY	+64,654	22,103,052
	Interest is rounded at the close of each day rather than each second, which spares depositors a great many small figures. The effect on your balance this month was 14 seconds in your favour, and no one has complained. Ref. CIBT-3003-D2B4-4		

Closing balance, month by month

Highest 23,631,001 s · lowest 19,785,720 s



December 3002 November 3003

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 3003-11