CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 174, Pallas Ring 10

Account 8564-1663-9065
Period 1–31 October 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,302,787 s	**+208,267 s**	**-609,558 s**	**13,901,496 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Payroll credit: St. Catherine Bakeries	+167,743	14,470,530
	The St. Catherine Bakeries pay was held 28 days at the Luna office because the desk had closed for the afternoon. The period it covered was the one you were paid for, and the wait belongs to the office, not to you. Ref. CIBT-3012-F724-5		
09 Oct	Transfer to own account: Luna	-603,258	13,867,272
	The sum divided by two left a second over, which the two officers settled by agreeing that it belonged to neither. It has been posted to the suspense line, where it keeps company with several others of the same kind. Ref. CIBT-3012-254D-1		
14 Oct	Slippage fee (Luna, 7 transfers)	-6,300	13,860,972
	The fee on your transfers to St. Catherine Bakeries's staff account is charged once in each direction, since the firm holds that a pay packet should not be asked to cross twice. The relay does not hold with that view, and the firm does not hold with the relay. Ref. CIBT-3012-7BCC-3		
31 Oct	Interest at 3.40% APY	+40,524	13,901,496
	You ask the Teller at Hall E what your interest is on each visit, and the Teller tells you each time, to the second, without looking at the screen. You have not yet asked how. Ref. CIBT-3012-A390-9		

Closing balance, month by month

Highest 16,369,743 s · lowest 13,901,496 s



November 3011 October 3012

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 3012-10