CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 55, Pallas Ring 10

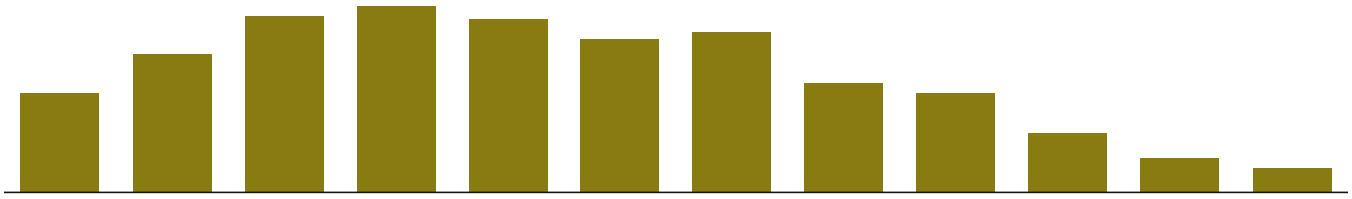
Account 8564-1663-9065
Period 1–30 November 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,901,496 s	**+207,130 s**	**-375,520 s**	**13,733,106 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Slippage fee (Titan, 8 transfers)	-7,200	13,894,296
	Crossings are charged in blocks of ten seconds, so 8 crossings that came to 0.30 s were charged as a little more. The overage is shown on one line, so that it can be argued with. Ref. CIBT-3012-8069-3		
20 Nov	Payroll credit: St. Catherine Bakeries	+167,743	14,062,039
	The payroll office rounds the wage to the nearest tenth of a cycle, which means the figure you see is the one the employer chose and not the one it earned. The difference is small and is shown on the line below, so that you can dispute it if you prefer. Ref. CIBT-3012-73CE-0		
28 Nov	Transfer to own account: Titan	-368,320	13,693,719
	Sundries on the Titan run are settled at the end of each cycle, not each day, which is why this one is dated the 28th and was posted in the month after. Ref. CIBT-3012-9BEE-9		
30 Nov	Interest at 3.40% APY	+39,387	13,733,106
	Interest for the Pallas Ring 10 day is credited at close, with the previous period's balance carried in beside it. The carry-over repeats every month, and the Bank has come to rely on it. Ref. CIBT-3012-59BA-9		

Closing balance, month by month

Highest 16,369,743 s · lowest 13,733,106 s



December 3011 November 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 3012-11