CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Kofi Prendergast
Unit 302, Pallas Ring 10

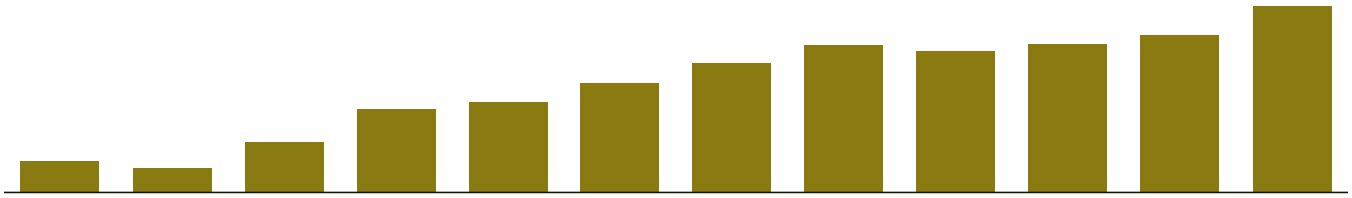
Account 8564-1663-9735
Period 1–30 November 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
395,054,583 s	**+27,426,302 s**	**-264,000 s**	**422,216,885 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	Payroll credit: Harbourfront Shipping	+2,205,779	397,260,362
	No fee was charged on the Harbourfront Shipping credit, which arrived as one envelope with the staff list enclosed. The Bank does not charge for a list, and the Teller read it to see whether a fee was owed. It was not. Ref. CIBT-3012-F26D-0		
20 Nov	Deposit: Hall E	+23,903,675	421,164,037
	The cheque from Harbourfront Shipping for 23,903,675 was deposited on the 20th and cleared 28 days later, the company's clerk having dated it in a calendar the Bank does not keep. The Bank has credited the sum from the day it was deposited, as the cheque requires. Ref. CIBT-3012-C8F1-0		
21 Nov	ATM withdrawal: Mars Station	-259,200	420,904,837
	The machine has loaded your withdrawals in sols of the same denomination since 3009. You have never asked for another, and the branch asks that you say so if you ever want a different one. Ref. CIBT-3012-43F7-6		
27 Nov	Slippage fee (Mars Station, 8 transfers)	-4,800	420,900,037
	The Mars Station branch sets its counter clock to local midnight, so a transfer made after closing is dated the following day here. The fee runs from the moment of crossing, not from the date on the slip, and is charged on that basis. Ref. CIBT-3012-335E-2		
30 Nov	Interest at 4.00% APY	+1,316,848	422,216,885
	The Mars Station portion of the account accrues at the local day's length, which runs 31 hours longer than the Head Office's, so one local day pays more than one day here. The statement converts the local figure to Head Office seconds and shows both, so that you can see the one the rate has earned. Ref. CIBT-3012-8487-7		

Closing balance, month by month

Highest 422,216,885 s · lowest 273,791,685 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 1663-9735 3012-11