CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Yardley
Unit 124, Pallas Ring 10

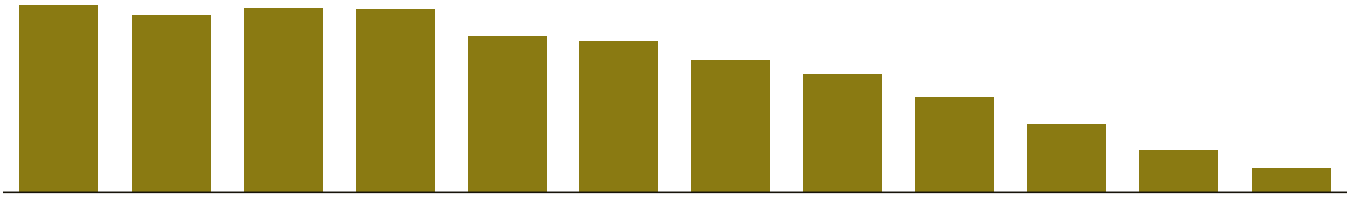
Account 8564-2139-6933
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
51,566,991 s	**+550,450 s**	**-2,050,786 s**	**50,066,655 s**

Date	Description	Amount (s)	Balance (s)
06 Nov	ATM withdrawal: Singapore Sector	-259,200	51,307,791
	Every 54 weeks the machine at Singapore Sector pays 3 Standard days on your instruction, and every 54 weeks the custodian enters it on the same line, in the same hand, with a small mark beside it. Ref. CIBT-3003-FA5D-4		
14 Nov	Payroll credit: Interworld Post	+352,777	51,660,568
	The Teller counted the credit twice, once in days and once in Interworld Post's own figures, and reports that the two agree. That is more than can be said for most employers. Ref. CIBT-3003-9D79-5		
24 Nov	ATM withdrawal: Singapore Sector	-259,200	51,401,368
	Interworld Post asks whether a draw made at Singapore Sector for a staff outing can be treated as a business expense. The Bank has replied that it may, provided the outing is not described in the firm's accounts as a holiday. Ref. CIBT-3003-8345-0		
26 Nov	Transfer to joint account	-211,666	51,189,702
	Interworld Post pays Uma Drummond's half on the 26th and yours on the 26th after, so that for one week in the month the joint account is in credit to one of you alone. The Bank has no objection, and neither of you has told the other. Ref. CIBT-3003-2D5D-7		
26 Nov	Transfer to own account: Singapore Sector	-1,320,120	49,869,582
	The Teller asks us to note that she has never once been asked to explain a sundry, only to restate one, and that a restatement is always easier to make. Ref. CIBT-3003-2638-9		
27 Nov	Slippage fee (Singapore Sector, 2 transfers)	-600	49,868,982
	At the Singapore Sector branch a crossing made during the local noon hour is charged half a second less, a concession the officer on duty could not explain and the Bank has kept in place. On this statement the reduction across 2 transfers came to 1,200. Ref. CIBT-3003-BA67-8		
30 Nov	Interest at 4.60% APY	+197,673	50,066,655
	The usual fee on a balance of this size has been waived. Interest is paid from the first second of the period, and the custom of charging for it has been dropped from your account. Ref. CIBT-3003-081C-8		

Closing balance, month by month

Highest 63,789,992 s · lowest 50,066,655 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  2139-6933  3003-11`