CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Szabo
Unit 85, Pallas Ring 10

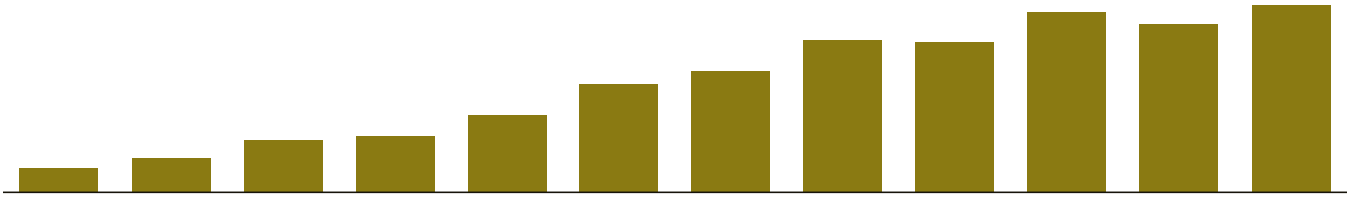
Account 8564-2139-8921
Period 1–30 November 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
743,933,753 s	**+22,874,009 s**	**-213,212 s**	**766,594,550 s**

Date	Description	Amount (s)	Balance (s)
06 Nov	Deposit: Hall E	+18,853,259	762,787,012
	Standing deposit from the Ceres Ring Assay Office, credited on the first working day of the month under the instruction filed in 2995. The instruction was allowed to lapse this year, and does not need to be. Ref. CIBT-3000-350F-7		
11 Nov	ATM withdrawal: L4 Habitat	-86,400	762,700,612
	The withdrawal at L4 Habitat was queued for 25 minutes behind a fault in the machine's shutter, which opened on the local hour rather than the branch's. It was paid as the shutter opened. Ref. CIBT-3000-9A05-8		
11 Nov	ATM withdrawal: L4 Habitat	-86,400	762,614,212
	The Ceres Ring Assay Office asked that its staff's withdrawals be kept off the statement and grouped under one heading, and the Bank agreed. Your share on the 11th was One Standard day and appears under that heading with the others. Ref. CIBT-3000-7610-1		
17 Nov	Mech Veterans' Time Pension	+1,292,993	763,907,205
	The Pensions Office's schedule and the Bank's agree to the second. The auditors ask that the next auditor be told so in advance, so that the agreement is not mistaken for an error. Ref. CIBT-3000-63D7-3		
21 Nov	Temporal Health Plan	-38,012	763,869,193
	The claim waited 28 days while the provider's form went back for a second signature, the first having been given in the wrong colour of ink. The plan does not accept a claim in the wrong colour, and the provider has been told so. Ref. CIBT-3000-2FA3-1		
29 Nov	Slippage fee (L4 Habitat, 4 transfers)	-2,400	763,866,793
	Note for the auditors: slippage on this account was calculated at the posted rate for the day and not at the rate in force when the transfer was sent. The two differed by 0.30 seconds, and the account has been charged the lower. Ref. CIBT-3000-2CAC-4		
30 Nov	Interest at 4.40% APY	+2,727,757	766,594,550
	On the 30th the rate at L4 Habitat was confirmed only after the local office had closed its own year, which it does in a different season, so the interest was posted 28 days late. The rate was 4.40% APY on the day the interest was earned, as the posted table shows. Ref. CIBT-3000-9E12-0		

Closing balance, month by month

Highest 766,594,550 s · lowest 568,521,134 s



December 2999 — November 3000

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  2139-8921  3000-11`