CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Estate of Rafe Zamora
Unit 217, Pallas Ring 10

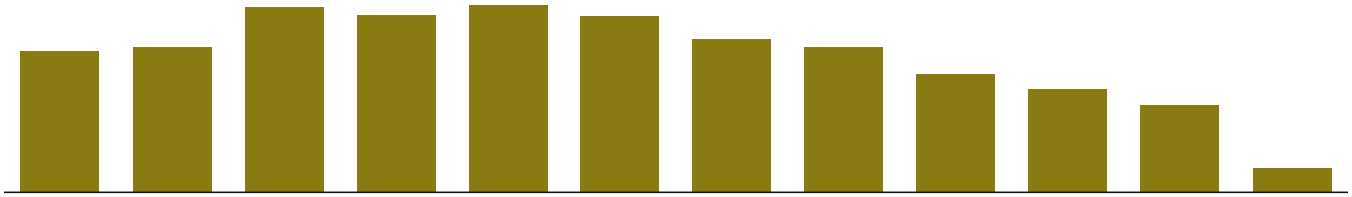
Account 8564-2201-9708
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
653,359,727 s	**+2,504,545 s**	**-47,360,311 s**	**608,503,961 s**

Date	Description	Amount (s)	Balance (s)
17 Oct	Slippage fee (Kepler Ring, 9 transfers)	-5,400	653,354,327
	You always send the second transfer before the first has landed, so the relay must decide which one to charge. It charges the second, which is the one you were not expecting to pay for. Ref. CIBT-3003-944C-6		
18 Oct	Transfer to own account: Kepler Ring	-47,354,911	605,999,416
	A sundry of 47,354,911 from Kepler Ring came in turns and was converted at the local rate, which was posted in the morning and withdrawn by the afternoon. The morning's rate stands; the officer says the afternoon was for the local office to deal with. Ref. CIBT-3003-4589-6		
31 Oct	Interest at 4.60% APY	+2,504,545	608,503,961
	Interest was worked on the daily balance, not the monthly one, which favours the depositor in any month with a large deposit early in it. This month had one, on the 31st, and the statement shows it earning from that day and no other. Ref. CIBT-3003-3631-3		

Closing balance, month by month

Highest 723,965,189 s · lowest 608,503,961 s



November 3002 October 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 2201-9708 3003-10