CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Rhea Rasmussen
Unit 316, Pallas Ring 10

Account 8564-2610-8564
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
459,545,956 s	**+7,174,236 s**	**-17,724,275 s**	**448,995,917 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	ATM withdrawal: Singapore Sector	-86,400	459,459,556
	You have used the 1st as your withdrawal day for many years, and the machine has been set to expect you. It opens its tray a minute before the hour, which the officer says it does for nobody else. Ref. CIBT-3003-2DAE-0		
04 Nov	Slippage fee (Singapore Sector, 2 transfers)	-1,200	459,458,356
	Brymar College keeps its own clock for payroll, and it runs 0.30 seconds slow against the Head Office's. The slippage on your transfers is the difference between the two, charged once and in full. Ref. CIBT-3003-4EF9-6		
10 Nov	Transfer to joint account	-3,500,336	455,958,020
	The signatures on this joint account were checked against the mandate and agree. The original second signature is held at Hall E, and the copy on file should be labelled as one. Ref. CIBT-3003-2271-2		
11 Nov	Temporal Health Plan	-36,732	455,921,288
	The annual audit asked for the plan's rounding on members' claims to be shown in full. It is set out on the attached schedule, which runs to 57 pages and which the auditors say is the only document of its kind they have read twice. Ref. CIBT-3003-2D93-4		
18 Nov	Transfer to own account: Singapore Sector	-14,099,607	441,821,681
	Your sundry crossed a Standard Day boundary in the middle of its posting, and so was held for 31 days in the hope that it would cross back. It did not, and was posted on the far side, where it had been all along. Ref. CIBT-3003-2210-5		
29 Nov	Payroll credit: Brymar College	+5,833,894	447,655,575
	Brymar College has reviewed your grade, and the credit reflects the review in full. The personnel office was not required to tell the Bank, and did so anyway, out of long habit. Ref. CIBT-3003-B34E-6		
30 Nov	Interest at 3.50% APY	+1,340,342	448,995,917
	The Teller points out that the interest is larger than the fee and smaller than the wait, which she considers a fair ratio. Ref. CIBT-3003-D3CE-3		

Closing balance, month by month

Highest 721,849,796 s · lowest 448,995,917 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.

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