CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Pax Wetherby
Unit 234, Pallas Ring 10

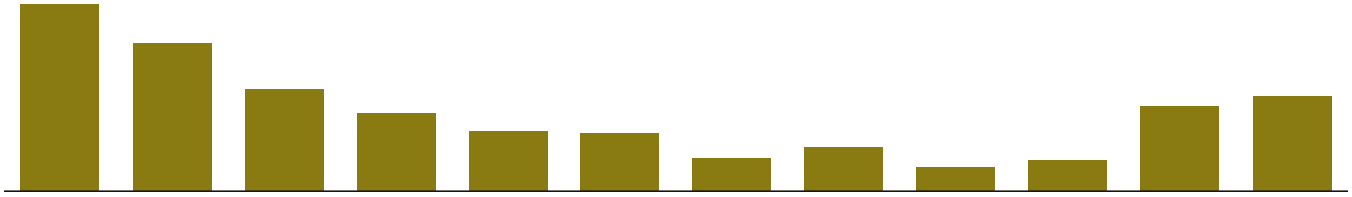
Account 8564-2680-9708
Period 1–30 November 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
46,118,639 s	**+1,508,677 s**	**-432,397 s**	**47,194,919 s**

Date	Description	Amount (s)	Balance (s)
04 Nov	Slippage fee (Io, 9 transfers)	-2,700	46,115,939
	The Io relay has written to say it will bill your 9 crossings in cycles from now on, having found the Standard seconds too tidy. The Bank has agreed, and will bill you accordingly from the next statement. Ref. CIBT-2995-1CF9-0		
21 Nov	Transfer to joint account	-429,697	45,686,242
	Soren Fothergill collects the joint statement in person each quarter and reads the joint line aloud at the counter. You have never asked them to stop, and they have never once read it wrongly. Ref. CIBT-2995-9D1A-6		
25 Nov	Deposit: Hall E	+1,354,949	47,041,191
	The sum came from Interworld Post's cheque run rather than your own, since Interworld Post pays its staff's savings in a single figure and asks the Bank to divide it at the window. It has done this without remark since 2990. Ref. CIBT-2995-6395-2		
30 Nov	Interest at 4.00% APY	+153,728	47,194,919
	The usual charge on interest paid out from an account of this size has been dropped. You are shown the full sum, and the Bank keeps none of it; the custom of charging for interest is older than the account and has been retired. Ref. CIBT-2995-B9FF-0		

Closing balance, month by month

Highest 57,743,730 s · lowest 39,139,870 s



December 2994 November 2995

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 2680-9708 2995-11