CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bram Fennimore
Unit 291, Pallas Ring 10

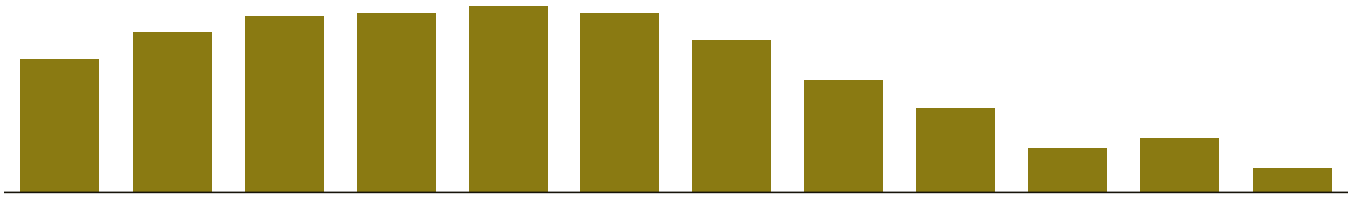
Account 8564-2827-6708
Period 1–31 October 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
201,616,971 s	**+2,765,660 s**	**-22,279,405 s**	**182,103,226 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Transfer to own account: Europa	-22,278,805	179,338,166
	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-2995-7DCD-5		
07 Oct	Slippage fee (Europa, 1 transfers)	-600	179,337,566
	The fee on the 1 crossings is shown in full this month and not netted against the Reserve's credit, which is held for the next reconciliation and does not appear on this statement. Ref. CIBT-2995-7631-6		
23 Oct	Payroll credit: Kepler Ring Hydroponics	+1,959,193	181,296,759
	Kepler Ring Hydroponics pays its crew at Europa in the dock's own hours, which the local office counts from each lock cycle. The Bank converts the hours into Standard seconds on arrival and does not ask the lock to explain itself. Ref. CIBT-2995-CE67-2		
31 Oct	Interest at 4.80% APY	+806,467	182,103,226
	The administration charge has been waived for a month in which the account earned less than the stamp it was printed on. The stamp was the more expensive item. Ref. CIBT-2995-15A1-3		

Closing balance, month by month

Highest 286,809,463 s · lowest 182,103,226 s



November 2994 October 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 2827-6708 2995-10