CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Fennimore
Unit 80, Pallas Ring 10

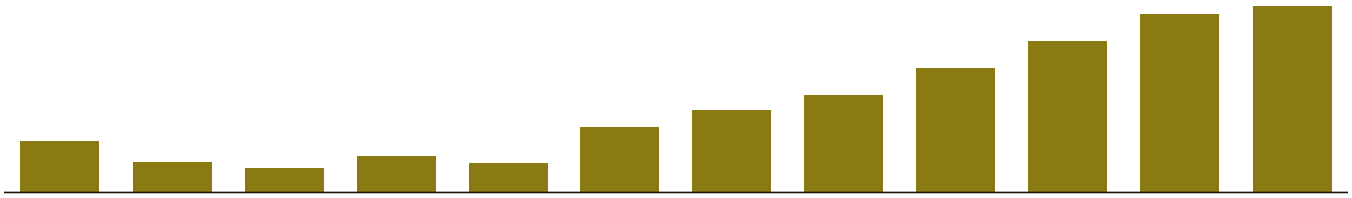
Account 8564-2827-6708
Period 1–31 October 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
450,880,338 s	**+6,811,600 s**	**-173,400 s**	**457,518,538 s**

Date	Description	Amount (s)	Balance (s)
04 Oct	ATM withdrawal: Callisto	-172,800	450,707,538
	A withdrawal of 2 Standard days is charged in whole seconds, and the machine rounds each figure up when the fee is worked out, not down. The difference of 2,100 seconds has been charged to you, and the Bank has been unable to find a reason for the rule. Ref. CIBT-3000-1931-1		
14 Oct	Deposit: Hall E	+3,048,886	453,756,424
	Deposit by Kepler Ring Hydroponics, made in a single transfer, which its pay office describes as a bonus for the period and asks us to credit without comment. The Bank has credited it without comment, and the pay office has written to say that this is the comment it expected. Ref. CIBT-3000-7033-0		
28 Oct	Payroll credit: Kepler Ring Hydroponics	+1,959,193	455,715,617
	No fee was charged on the Kepler Ring Hydroponics credit, which arrived as one envelope with the staff list enclosed. The Bank does not charge for a list, and the Teller read it to see whether a fee was owed. It was not. Ref. CIBT-3000-7AEB-0		
30 Oct	Slippage fee (Callisto, 2 transfers)	-600	455,715,017
	Nothing is charged on the 39 transfers that crossed while the Head Office was closed for its annual wind-down. The Bank was not keeping its own time that week and does not propose to bill you for the lapse. Ref. CIBT-3000-98A1-2		
31 Oct	Interest at 4.80% APY	+1,803,521	457,518,538
	Kepler Ring Hydroponics holds a standing order that credits your interest on the 31st, and its treasurer has asked to see the figure before it is shown to you. The Bank has explained that a statement is not a document the depositor may be kept from, and the treasurer has agreed, with reservations he has put in writing. Ref. CIBT-3000-002A-6		

Closing balance, month by month

Highest 457,518,538 s · lowest 318,595,084 s



November 2999 October 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 2827-6708 3000-10