CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Isolde Pemberton
Unit 154, Pallas Ring 10

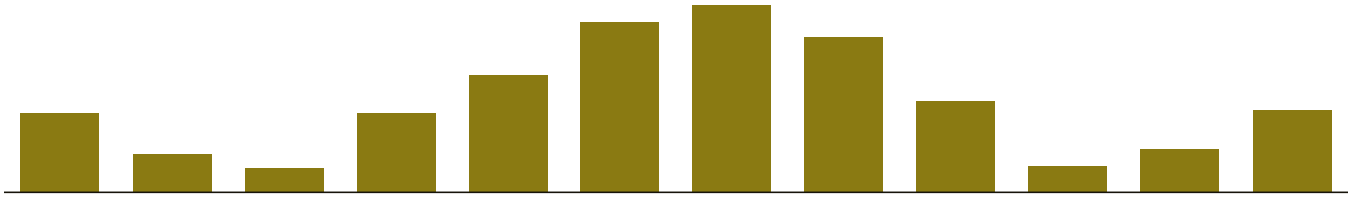
Account 8564-3955-7708
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,699,435,638 s	+199,983,466 s	-605,100 s	2,898,814,004 s

Date	Description	Amount (s)	Balance (s)
01 Oct	Deposit: Hall E	+180,756,502	2,880,192,140
	You seal every envelope with the same brass seal, and the officers have stopped checking it against the file. The seal is now the one thing on the envelope that anyone at Hall E can identify without looking. Ref. CIBT-3003-A252-6		
14 Oct	Memory Vault: box 76-105, quarter	-259,200	2,879,932,940
	The rent on box 76-105 is set to the nearest whole cycle on the day it is paid. The holder is not asked to round anything, which is the only part of the arrangement that has never needed explaining. Ref. CIBT-3003-5C2A-3		
15 Oct	ATM withdrawal: Io	-172,800	2,879,760,140
	A copy of the sample is kept in a sewing tin, between two buttons in the Committee's own room, and it agrees with the one in the ledger. Ref. CIBT-3003-4E12-8		
15 Oct	Slippage fee (Io, 1 transfers)	-300	2,879,759,840
	A standing order from Hall E to Io, sent twice a month, has been charged the fee every time. The Bank has been asked whether it is paying for the order or for the crossing. The officer says the order is only the crossing with a date on it. Ref. CIBT-3003-7244-7		
16 Oct	ATM withdrawal: Io	-172,800	2,879,587,040
	Cash-time withdrawals at Io are rounded to the nearest five seconds, which is the machine's only concession to tidiness. The withdrawal shown was rounded down by two, and the two have been credited back. Ref. CIBT-3003-5322-2		
20 Oct	Payroll credit: the Ceres Ring Assay Office	+10,003,893	2,889,590,933
	The Ceres Ring Assay Office asks the Bank to note that the wage on this statement is the sum due, not the sum promised. The two were discussed and found to differ. The difference is 10,003,893 and is payable in the next period, if the discussion has ended by then. Ref. CIBT-3003-61A1-5		
31 Oct	Interest at 4.10% APY	+9,223,071	2,898,814,004
	Interest for 29 days was kept back because the courier carrying the rate sheet to Io was delayed on the road by a strike. The interest was paid in full, at the same rate, when the sheet arrived. Ref. CIBT-3003-D052-7		

Closing balance, month by month

Highest 3,432,377,485 s · lowest 2,602,006,345 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  3955-7708  3003-10`