CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Vito Voss
Unit 216, Pallas Ring 10

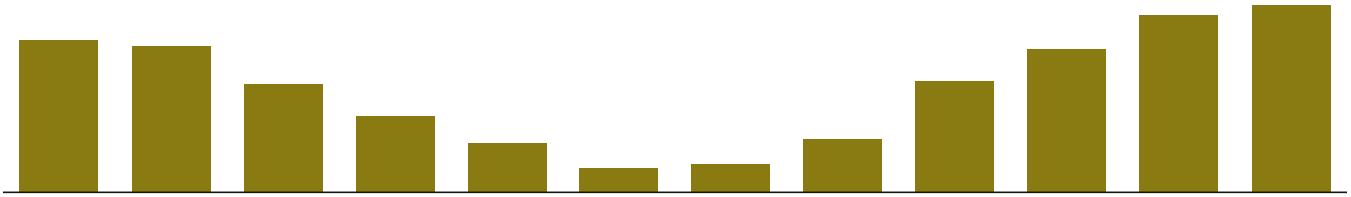
Account 8564-4090-1663
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
37,082,035 s	**+1,034,879 s**	**-485,737 s**	**37,631,177 s**

Date	Description	Amount (s)	Balance (s)
06 Nov	Payroll credit: Cloudport Aerostat Lines	+204,167	37,286,202
	The employer's commission is taken before the wage is paid and rounded down to the nearest five seconds, as its payroll office has always done. The saving of 1,800 seconds this month is credited to you, and the employer does not know it is doing this. Ref. CIBT-3003-1B9A-5		
06 Nov	ATM withdrawal: Svalbard	-172,800	37,113,402
	The amount at Svalbard was rounded half a second either way, and the half recorded. The difference came from the Bank's own rounding reserve, which exists for this purpose and no other. Ref. CIBT-3003-C917-6		
10 Nov	Transfer to joint account	-122,500	36,990,902
	The 8564-5342-2052 half of the joint account is held at Svalbard, where the local office pays its share on the eve of the due date and the Bank pays its own on the day. The holders say the arrangement suits them, since the late payment is always the same holder's. Ref. CIBT-3003-665B-5		
17 Nov	Slippage fee (Svalbard, 4 transfers)	-3,600	36,987,302
	Where a crossing's drift falls exactly on half a second, the fee is rounded to the even second, a practice the Clock Standards Board has kept since before anyone thought to question it. Ref. CIBT-3003-38FF-5		
20 Nov	ATM withdrawal: Svalbard	-172,800	36,814,502
	Your card was issued on a day the employer's office was shut, so the first withdrawal was made on Cloudport Aerostat Lines's authority and charged to its staff account. The card's terms make the employer responsible for the fee, and the employer has paid it. Ref. CIBT-3003-EBE2-2		
24 Nov	Turbulence Cover	-14,037	36,800,465
	Premium on a Turbulence Cover policy written at Svalbard, where the local day is longer than yours. The policy is charged once each local day, so this month carries an extra premium, which the Bank has been unable to refuse. Ref. CIBT-3003-73D0-0		
28 Nov	Deposit: Hall E	+725,647	37,526,112
	The envelope from the 28th was held with a thumbprint on the flap, which the counter finds enough until the counter had finished the coins, and the counter asks us to note that the coins were in the right order when they came out. Nothing had been mixed, and nothing needed to be put back. Ref. CIBT-3003-55B1-9		
30 Nov	Interest at 3.40% APY	+105,065	37,631,177
	The interest was paid on the 30th in the usual amount. The depositor asked at the counter whether the usual amount was also the correct one. The Teller confirmed that it was, and the depositor thanked her and asked again the following period. Ref. CIBT-3003-24E5-2		

Closing balance, month by month

Highest 37,631,177 s · lowest 27,778,395 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.

8564 4090-1663 3003-11