CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Emeka Wetherby
Unit 75, Pallas Ring 10

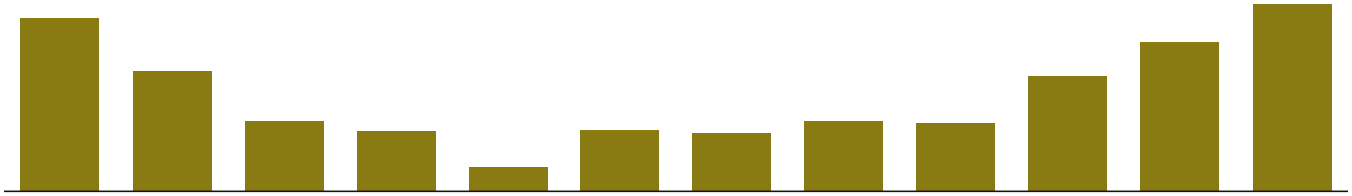
Account 8564-4205-5708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,396,785,526 s	**+70,465,996 s**	**-191,606 s**	**2,467,059,916 s**

Date	Description	Amount (s)	Balance (s)
04 Nov	Payroll credit: the Ceres Ring Assay Office	+7,443,444	2,404,228,970
	Each month the Ceres Ring Assay Office's payroll office sends the same figure with a slip reading "as before", and each month the Bank posts it as before. The slip has been used so long that the Bank has stamped it. Ref. CIBT-3003-9DE1-1		
04 Nov	ATM withdrawal: Callisto	-172,800	2,404,056,170
	The posting was held 29 days because the receipt paper at Callisto had to be counted. The count then had to be declared correct by someone who had not been present for it. Ref. CIBT-3003-9A13-0		
12 Nov	Deposit: Hall E	+54,633,803	2,458,689,973
	Paper currency of the older sort came in with this deposit, in a bag from a shop that closed in 2998. The Teller initialled each note, counted the lot and asked you to take the bag home, which you did, carefully. Ref. CIBT-3003-1498-2		
25 Nov	Temporal Health Plan	-17,606	2,458,672,367
	Premiums are taken to the whole cycle and reimbursements paid to the whole session, so this month the plan kept 0.966 of a cycle and paid one session on your claim that was not on it. The surplus has been put on your next statement, which is not a word the plan uses often. Ref. CIBT-3003-611B-6		
27 Nov	Slippage fee (Callisto, 4 transfers)	-1,200	2,458,671,167
	Crossings from the Callisto counter are timed on the local day, which runs longer there than ours. The fee on the 4 transfers was worked on the Standard day, and the local day has been converted once, which the Bank regards as enough. Ref. CIBT-3003-0ED6-7		
30 Nov	Interest at 4.20% APY	+8,388,749	2,467,059,916
	Interest was worked on the daily balance, not the monthly one, which favours the depositor in any month with a large deposit early in it. This month had one, on the 30th, and the statement shows it earning from that day and no other. Ref. CIBT-3003-385F-8		

Closing balance, month by month

Highest 2,467,059,916 s · lowest 2,163,811,653 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 4205-5708 3003-11