CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Elif Wetherby
Unit 157, Pallas Ring 10

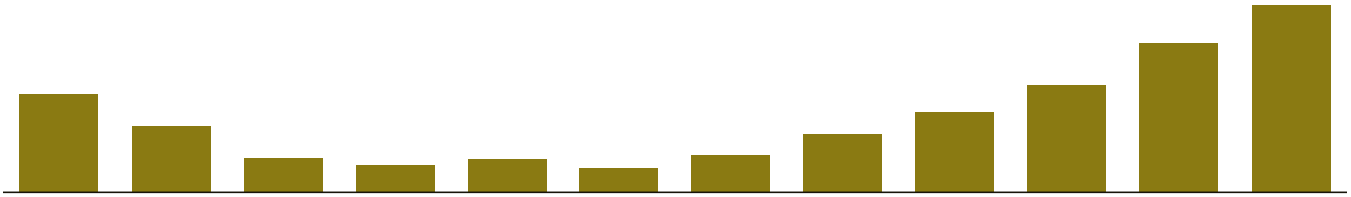
Account 8564-4252-7607
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
74,781,645 s	**+7,645,952 s**	**-653,469 s**	**81,774,128 s**

Date	Description	Amount (s)	Balance (s)
04 Nov	Payroll credit: the Ceres Ring Assay Office	+649,116	75,430,761
	The employer's wages for 30 standard days arrive at the start of the month, because that is when its office begins its own. The employer apologises for the early hour. The Bank has no quarrel with the hour, only with the day it began on. Ref. CIBT-3003-C4A9-9		
06 Nov	ATM withdrawal: Delhi Sector	-86,400	75,344,361
	The withdrawal shown at Delhi Sector on the 6th was for One Standard day. The receipt printed 86,400, because the printer runs a line behind the dispenser. The receipt has been corrected, and the account was debited only for the sum the machine paid out. Ref. CIBT-3003-B8E7-4		
07 Nov	ATM withdrawal: Delhi Sector	-172,800	75,171,561
	The rounding rule for cash-time at Delhi Sector runs to four clauses, and the machine applies all four, though only the first is printed on the receipt. The second has kept the holder's balance in order since 3000. Ref. CIBT-3003-6E9F-8		
19 Nov	Transfer to joint account	-389,469	74,782,092
	You and Nadia Okonkwo do not speak during the transfer itself, though you talk for ten minutes before and after. The Teller describes the silence as the account's one reliable feature and asks that it be kept as it is. Ref. CIBT-3003-E49B-2		
21 Nov	Slippage fee (Delhi Sector, 8 transfers)	-4,800	74,777,292
	You cross to Delhi Sector on the 21st of each month, always in the early hours before the relay opens, so the fee is charged at the early-hours rate. The officers say it is the lowest the Bank offers. Ref. CIBT-3003-BBAD-3		
28 Nov	Deposit: Hall E	+6,703,942	81,481,234
	A deposit from a Positive Contact holder was counted by an officer who had learned its unit from the slip rather than the envelope, and the sum was posted in the holder's own count. The officer has asked us to record that the envelope was thicker than she expected. Ref. CIBT-3003-B000-8		
30 Nov	Interest at 4.70% APY	+292,894	81,774,128
	The rate printed on the last statement was carried over from another account. The correct rate is 4.70%, the interest on this line has been worked at that rate, and the difference is included in it. Ref. CIBT-3003-1465-6		

Closing balance, month by month

Highest 81,774,128 s · lowest 51,786,157 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  4252-7607  3003-11`