CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Ravensworth
Unit 384, Pallas Ring 10

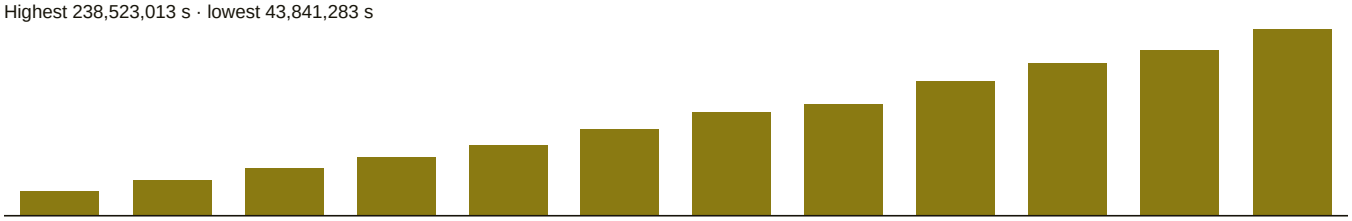
Account 8564-4792-8321
Period 1–30 November 3010
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
213,080,141 s	**+25,966,072 s**	**-523,200 s**	**238,523,013 s**

Date	Description	Amount (s)	Balance (s)
05 Nov	Slippage fee (Vancouver Sector, 8 transfers)	-4,800	213,075,341
	The 8 crossings waited 30 Standard days at the Vancouver Sector relay while two stations argued over which of them held the right to the seconds. The argument has been settled. The fee is charged for the crossing, not for the argument. Ref. CIBT-3010-CD9B-4		
06 Nov	ATM withdrawal: Vancouver Sector	-259,200	212,816,141
	The 3 Standard days you drew at Vancouver Sector is an advance against Harbourfront Shipping's pay, authorised in writing by its payroll office and to be recovered from the next credit. Ref. CIBT-3010-C141-3		
07 Nov	ATM withdrawal: Vancouver Sector	-259,200	212,556,941
	Your receipt from Vancouver Sector reads 259,200 and the balance reads 3 Standard days, and the Bank has been asked which of the two you intended to take. You took the second, and the first has been struck as a figure the machine was too keen to print. Ref. CIBT-3010-D051-4		
20 Nov	Payroll credit: Harbourfront Shipping	+1,443,371	214,000,312
	Your wage this month was rounded up to the whole day, the only month of the year in which the rule permits it. The 0.956 that was added has been taken off next month's credit, so the year still comes out to the figure in the contract, and nobody has been able to say that it does not. Ref. CIBT-3010-AB80-1		
26 Nov	Deposit: Hall E	+23,705,894	237,706,206
	Harbourfront Shipping's payroll slip came with this deposit, and the two figures agreed to the last whole day. The payroll office asked that the agreement be recorded, and the Bank has filed it under good news. Ref. CIBT-3010-3F59-7		
30 Nov	Interest at 4.60% APY	+816,807	238,523,013
	Interest for the last 29 days was posted late, because the period's rate was not confirmed until the Authority published its reference second. The interest accrued in the meantime, as interest does. Ref. CIBT-3010-CBA4-6		

Closing balance, month by month

Highest 238,523,013 s · lowest 43,841,283 s



December 3009 November 3010

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 4792-8321 3010-11