CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Ravensworth
Unit 156, Pallas Ring 10

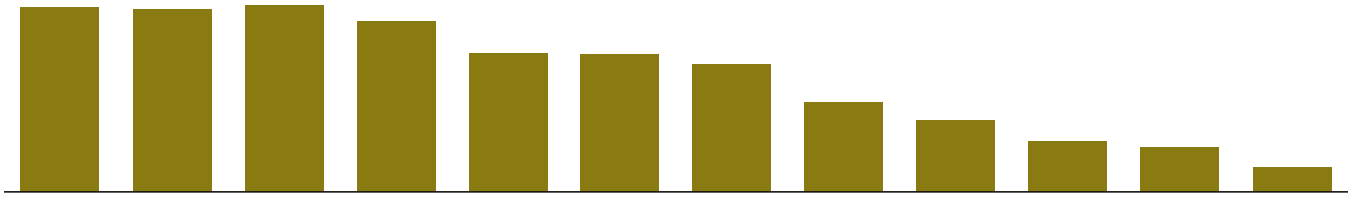
Account 8564-4792-8321
Period 1–30 November 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
167,109,322 s	**+2,083,956 s**	**-13,269,283 s**	**155,923,995 s**

Date	Description	Amount (s)	Balance (s)
05 Nov	ATM withdrawal: Montréal Sector	-259,200	166,850,122
	Cash is paid out at the machine in multiples of five seconds, and each withdrawal is rounded to the machine's figure rather than yours. This one fell in your favour by 31 seconds, which the machine has added to your next withdrawal, to be taken when convenient. Ref. CIBT-3014-4DE2-9		
10 Nov	Payroll credit: Harbourfront Shipping	+1,443,371	168,293,493
	The conversion fee on this credit is waived. Harbourfront Shipping pays its people in days and converts them itself, and the Bank has been asked to leave the arithmetic where it is. Ref. CIBT-3014-8F0E-3		
10 Nov	ATM withdrawal: Montréal Sector	-259,200	168,034,293
	The balance shown after the withdrawal is rounded to the nearest second and the withdrawal to the nearest five, so the two figures seldom agree to the second. Your receipt shows both, as the rule requires, and the difference this time was 0.969 of a second. Ref. CIBT-3014-CCE2-3		
24 Nov	Transfer to own account: Montréal Sector	-12,750,883	155,283,410
	The fee for the parcel was worked out on its weight in seconds. The parcel came to 9 and a fraction; the fraction was rounded up, as parcels are, and the 0.959 difference has been returned to the sender's account. Ref. CIBT-3014-5EF3-3		
30 Nov	Interest at 4.60% APY	+640,585	155,923,995
	The rate was applied to the balance and the product rounded down, always and never up. A second owed is a second kept, and this statement was drawn on that view. Ref. CIBT-3014-9B89-6		

Closing balance, month by month

Highest 247,701,640 s · lowest 155,923,995 s



December 3013 November 3014

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 3014-11