CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Sunniva Galloway
Unit 128, Pallas Ring 10

Account 8564-5085-2913
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
217,284,733 s	**+15,753,164 s**	**-19,647 s**	**233,018,250 s**

Date	Description	Amount (s)	Balance (s)
17 Oct	Slippage fee (Titan, 1 transfers)	-900	217,283,833
	Losses in transit are the only losses the Bank will admit to in writing, the Teller says, and it admits them at the posted rate and not a second more. Ref. CIBT-3003-22F8-4		
17 Oct	Deposit: Hall E	+14,956,454	232,240,287
	Auditors checked the deposit against the envelope, the slip and the Teller's own count, and found that all three agreed to the second. They recorded it as a small event in an otherwise ordinary quarter. Ref. CIBT-3003-AA2A-3		
30 Oct	Turbulence Cover	-18,747	232,221,540
	The claim was for a delay that began a minute before the policy did. The underwriter checked which came first and found the policy's start time written on the first page, after the delay had begun. The claim was paid, the underwriter reasoning that a delay already under way is still a delay. Ref. CIBT-3003-3FC8-2		
31 Oct	Interest at 4.40% APY	+796,710	233,018,250
	Auditors queried the figure on the 31st line, then withdrew the query after working the interest three times with three pencils and reaching the same sum. They have recorded the withdrawal as a confirmation and ask for no further workings. Ref. CIBT-3003-D7B1-6		

Closing balance, month by month

Highest 328,923,591 s · lowest 217,284,733 s



November 3002 October 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 5085-2913 3003-10