CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Kofi Oyelaran
Unit 392, Pallas Ring 10

Account 8564-5372-7708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,155,588 s	**+225,685 s**	**-507,445 s**	**12,873,828 s**

Date	Description	Amount (s)	Balance (s)
07 Nov	Mech Veterans' Time Pension	+59,946	13,215,534
	Every month 59,946 leaves this pension for a school fund at Phobos, under an order you signed in 3002. It comes off before the figure on this line is printed, so you see only what is left. Ref. CIBT-3003-C117-8		
08 Nov	Slippage fee (Phobos, 4 transfers)	-1,200	13,214,334
	Your standing transfer of 1,200 to 8564-9017-1225 crosses the clock boundary on the 8th of every month and is charged the crossing fee each time. It has done so since 3000, and it is the largest single line on your slippage each year. Ref. CIBT-3003-EA61-5		
18 Nov	Payroll credit: Harbourfront Shipping	+113,117	13,327,451
	Harbourfront Shipping holds back one period's pay each year under an arrangement its personnel office calls a bridge and the Bank calls a pause. The reserve is released in the last period of the year, with interest on it at the posted rate, and the release is shown on its own line. Ref. CIBT-3003-E40C-4		
19 Nov	ATM withdrawal: Phobos	-172,800	13,154,651
	The line for the 19th first carried the machine's own number in place of yours, the machine having taken the withdrawal on its own account. The line has been reissued in your name, and the machine has been asked not to hold cash on its own account again. Ref. CIBT-3003-6E60-3		
21 Nov	Temporal Health Plan	-32,894	13,121,757
	Your monthly premium of 32,894 has been paid on the 21st since 3001. The plan has not changed the sum in that time and has never found it necessary to write to you about it. Ref. CIBT-3003-9202-3		
24 Nov	Transfer to own account: Phobos	-300,551	12,821,206
	A standing charge for sealing your post box at Hall E falls due on the 24th of each quarter. The box has not been opened by anyone since 2999, so the sealing is the only contact the Bank has with it. Ref. CIBT-3003-E756-9		
30 Nov	Interest at 4.80% APY	+52,622	12,873,828
	The 0.30 s fee for converting the interest into sols has been waived. The conversion was made once, on the day it was asked for, at the rate posted that morning, and the Bank does not charge for a conversion that agrees with its own sheet. Ref. CIBT-3003-6D23-1		

Closing balance, month by month

Highest 15,017,480 s · lowest 12,080,534 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  5372-7708  3003-11`