CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Juvonen
Unit 4, Pallas Ring 10

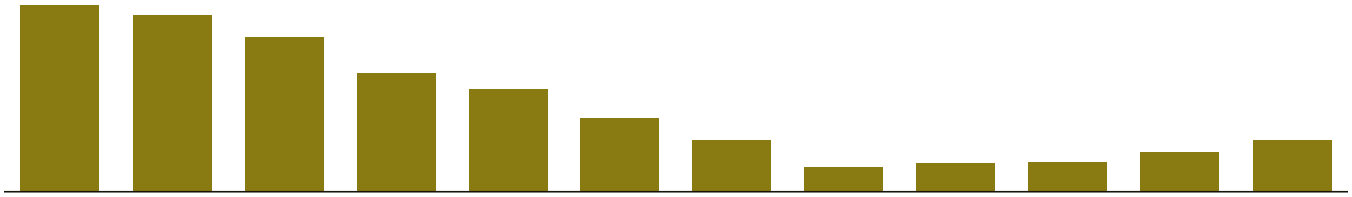
Account 8564-5406-7708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
462,285,695 s	**+8,744,138 s**	**-53,384 s**	**470,976,449 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	Deposit: Hall E	+4,305,573	466,591,268
	A standing deposit of 1,200 is made to 8564-5406-7708 on the 2nd from the sum you set aside each month, and has been since 3001. Nobody at Hall E has needed to ask for it since the first one. Ref. CIBT-3003-240C-5		
13 Nov	Slippage fee (Vancouver Sector, 1 transfers)	-600	466,590,668
	Your employer has asked that its slippage be shown as one figure, and it has been. The figure is 0.30 s, the sum of 1 crossings each with its own fee, none of which the employer has yet seen. Ref. CIBT-3003-C6D9-4		
23 Nov	Turbulence Cover	-12,510	466,578,158
	Claims have been filed for every delay on the 23rd route since 2999, except those spent asleep, which were declared separately and in full. Ref. CIBT-3003-45CB-6		
24 Nov	Temporal Health Plan	-40,274	466,537,884
	A prescription at Vancouver Sector is renewed on the 24th of each quarter. The pharmacy sends the renewal a day early, so the plan's reminder arrives the same morning, and you have never asked for either. Ref. CIBT-3003-9F2A-0		
28 Nov	Payroll credit: the Europa Ice Authority	+2,782,042	469,319,926
	The rounding rule for the Europa Ice Authority wages is applied after the receiving charge, not before it. The Bank has been asked to reverse the order twice and has declined both times. This month the difference is 1,200 seconds. Ref. CIBT-3003-ACA2-5		
30 Nov	Interest at 4.30% APY	+1,656,523	470,976,449
	Interest is paid on the balance at the start of each second, so the 1,656,523 that arrived at the counter at 14:03:59 earned nothing until 14:04:00, when it began earning as though it had been waiting all along. The statement shows the arrival and the first interest on the same line. Ref. CIBT-3003-FC7A-5		

Closing balance, month by month

Highest 575,495,511 s · lowest 450,417,182 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 5406-7708 3003-11