CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lio Xiomara
Unit 78, Pallas Ring 10

Account 8564-6664-0708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

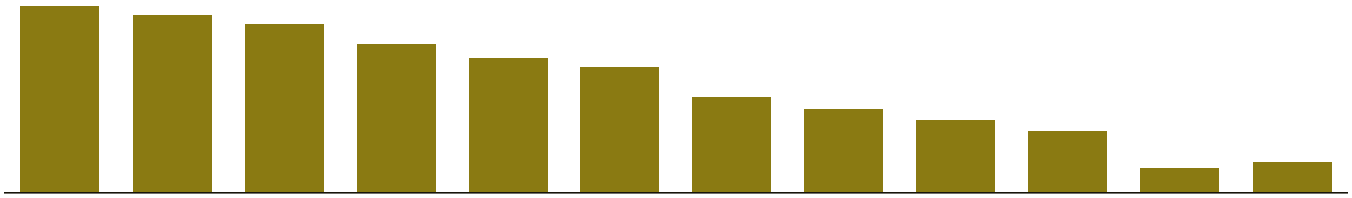
Opening balance	Credits	Debits	Closing balance
27,926,003 s	**+1,246,254 s**	**-578,484 s**	**28,593,773 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	Deposit: Hall E	+798,620	28,724,623
	St. Catherine Bakeries makes its share of the deposit in the same week as its wages, but it always comes last, folded inside the wrong envelope on purpose, as the clerk puts it, so that someone at the counter has something to do. Ref. CIBT-3003-DDBB-6		
07 Nov	Payroll credit: St. Catherine Bakeries	+210,577	28,935,200
	The receiving charge has been waived because St. Catherine Bakeries sent the wages on a rest day, when nothing else in the building was moving. The Bank does not charge for money that arrives on the one day nobody is at the counter to take it. Ref. CIBT-3003-B6D5-9		
08 Nov	Turbulence Cover	-15,938	28,919,262
	Premiums are rounded to the nearest whole shift, and this one was rounded up by 0.993, which the small print says is in the carrier's favour. The small print has been read out at the counter, and nobody has objected. Ref. CIBT-3003-4389-4		
09 Nov	Slippage fee (The Belt, 7 transfers)	-4,200	28,915,062
	A crossing is charged to the second, but a month of crossings is charged to the minute, so the seconds left over at the end are carried to the next month. This month they came to 0.981, and they will be added to the first crossing you make next, which the Bank has mentioned in advance so that you may prepare. Ref. CIBT-3003-EC0C-9		
10 Nov	ATM withdrawal: The Belt	-172,800	28,742,262
	The sum of 2 Standard days was paid at The Belt to a card whose expiry had passed the week before. The machine keeps a record of the sum and none of the expiry, and the Committee has asked whether the card or the sum is what lapsed. Ref. CIBT-3003-9684-7		
15 Nov	Transfer to joint account	-126,346	28,615,916
	The joint payment was read aloud at the counter before it could be acted on, as the rules require for an account opened in 3001. The reading took the officer an hour, and the holders thanked her for both the reading and the hour. Ref. CIBT-3003-0227-1		
26 Nov	Mech Veterans' Time Pension	+141,644	28,757,560
	The sum was 31 days late because the clinic was counting its spare knees, an annual count the clinic regards as its most important duty and the veterans regard as an inconvenience. It was paid on the 26th with the count's compliments. Ref. CIBT-3003-453C-1		
28 Nov	ATM withdrawal: The Belt	-259,200	28,498,360
	Withdrawals at the Titan branch are paid in Titan hours, which run long, and the machine rounds them to the nearest Standard hour. Your 0.982 was rounded in your favour, which the machine calls a policy and the custodian calls a habit. Ref. CIBT-3003-5DEE-7		

Date	Description	Amount (s)	Balance (s)
30 Nov	Interest at 4.10% APY	+95,413	28,593,773
	The interest is the sum of 2 rounded seconds rather than a single rounded figure for the whole period, and the two differ by 56 seconds. The Bank has chosen the sum, since it is the one a depositor can check with a watch. Ref. CIBT-3003-BD74-9		

Closing balance, month by month

Highest 44,356,644 s · lowest 27,926,003 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 6664-0708 3003-11