CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Nils Hightower
Unit 132, Pallas Ring 10

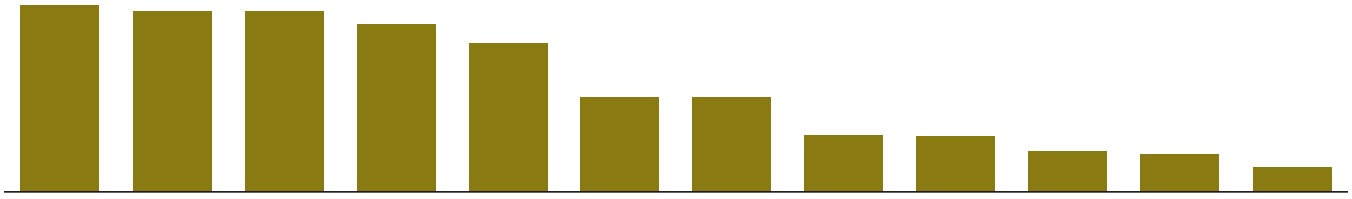
Account 8564-7408-1663
Period 1–31 October 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
69,613,353 s	**+609,083 s**	**-1,614,488 s**	**68,607,948 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Slippage fee (Phobos, 3 transfers)	-900	69,612,453
	Transfers are rounded to the nearest tenth of a second before the fee is worked out, a tenth being the smallest unit the relay will record. Your 3 crossings therefore cost 900 s, a figure you may check against the posted rates. Ref. CIBT-3000-83A2-7		
02 Oct	Memory Vault: box 27-275, quarter	-259,200	69,353,253
	The auditors asked how a box could be opened without being logged. It could not, the custodians say; the visit of 8 minutes on the log was a custodian checking the humidity. Ref. CIBT-3000-072D-6		
02 Oct	Transfer to own account: Phobos	-1,354,388	67,998,865
	A Chrono-Forex option was bought at Hall E and allowed to lapse, at a cost of 0.30 seconds. The option did nothing, which is what it was for, and the Bank is pleased that you know it. Ref. CIBT-3000-5E7B-8		
14 Oct	Payroll credit: Brymar College	+382,840	68,381,705
	Brymar College has asked the Bank to hold its wages in sols at Phobos until the quarter's end, releasing them only on a signed request. The request is in the file, enclosed with the advice, and has not yet been needed. Ref. CIBT-3000-E529-4		
31 Oct	Interest at 3.90% APY	+226,243	68,607,948
	Brymar College pays the interest on its deposit scheme in advance, so this line was credited before the period it covers had begun. The Bank has taken the advance into account, and the balance is correct on either calendar. Ref. CIBT-3000-1C8A-2		

Closing balance, month by month

Highest 81,254,344 s · lowest 68,607,948 s



November 2999 October 3000

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 7408-1663 3000-10