CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Elif Yeboah
Unit 286, Pallas Ring 10

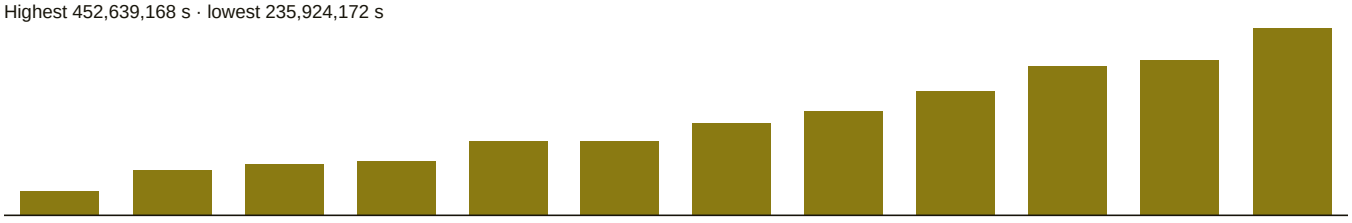
Account 8564-7533-8708
Period 1–31 December 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
411,196,837 s	**+41,961,631 s**	**-519,300 s**	**452,639,168 s**

Date	Description	Amount (s)	Balance (s)
08 Dec	Payroll credit: St. Catherine Bakeries	+3,016,611	414,213,448
	Salary credit from St. Catherine Bakeries. St. Catherine Bakeries has asked us to note that a cost-of-living adjustment in cycles is included this month and will be shown separately from next month. Ref. CIBT-3003-6FB9-5		
10 Dec	Slippage fee (Callisto, 1 transfers)	-900	414,212,548
	St. Catherine Bakeries asked that the fee on its transfers be rounded to the nearest five seconds, as its payroll is, so that the two figures on its books would match. They match. Your fee has been rounded up by 1,500 s to meet them. Ref. CIBT-3003-8FAD-7		
15 Dec	Deposit: Hall E	+37,265,967	451,478,515
	The deposit posted on the 15th appears in the ledger twice under different references, once from the counter and once from the night safe. The second line is marked as a copy, not removed, and it adds nothing to your balance. Ref. CIBT-3003-A39F-1		
17 Dec	ATM withdrawal: Callisto	-259,200	451,219,315
	Two draws made on the 17th at Callisto, 17 minutes apart, were recorded as one, the machine having decided the second was a continuation of the first. The Bank has separated them and charged the second in full, out of respect for both. Ref. CIBT-3003-6C13-9		
19 Dec	ATM withdrawal: Callisto	-259,200	450,960,115
	Machines at Callisto round dispensing to the nearest 48 seconds, which makes the cash-time look neater than the balance it came from. The 0.956 difference is held in the machine's reserve and paid out to whichever depositor next asks for it. Ref. CIBT-3003-E178-7		
31 Dec	Interest at 4.90% APY	+1,679,053	452,639,168
	Interest is also credited each month on a sum of 1,679,053 that no deposit on the account explains. It has been credited since 3002, at the posted rate, and the Bank has neither found its source nor been asked to. The sum is in the balance; the reason is not in the file. Ref. CIBT-3003-61D1-8		

Closing balance, month by month

Highest 452,639,168 s · lowest 235,924,172 s



January 3003 December 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 7533-8708 3003-12