CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Vito Whitlock
Unit 187, Pallas Ring 10

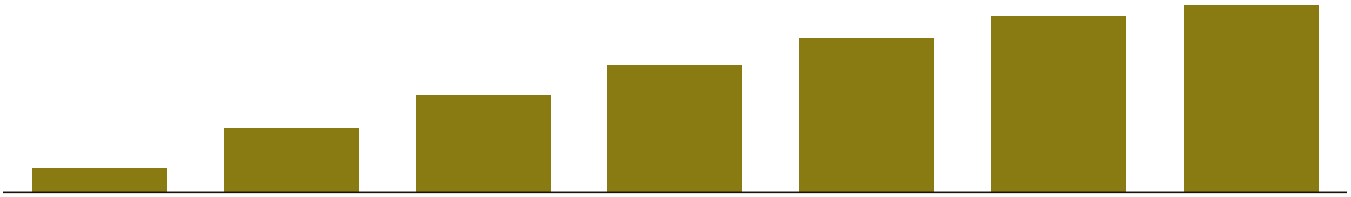
Account 8564-8564-0630
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
483,704,441 s	**+31,832,063 s**	**-5,282,520 s**	**510,253,984 s**

Date	Description	Amount (s)	Balance (s)
04 Nov	ATM withdrawal: Nairobi Sector	-259,200	483,445,241
	Your 3 Standard days was drawn at Nairobi Sector in the wrong coat, with the slip still in its lining, and the receipt was printed in full before you had finished reading it. The sum is the one on the statement. Ref. CIBT-3003-AD47-8		
06 Nov	Slippage fee (Nairobi Sector, 2 transfers)	-600	483,444,641
	Every second Tuesday you send the same 2 small transfers to 8564-8564-0630, and each crosses the Nairobi Sector relay and pays its fee. The fee on the whole batch is 0.30 s, which the Bank has calculated to be less than the trouble of cancelling it. Ref. CIBT-3003-1956-1		
10 Nov	Payroll credit: Harbourfront Shipping	+8,227,200	491,671,841
	The Teller counted the credit twice, once in days and once in Harbourfront Shipping's own figures, and reports that the two agree. That is more than can be said for most employers. Ref. CIBT-3003-A8F5-2		
11 Nov	Deposit: Hall E	+22,113,441	513,785,282
	Notes deposited at Hall E are credited to the whole day, and coins to the nearest 57 seconds. The balance left over from this deposit is written on the back of the slip, where it will be added to your next one, as it was to the last. Ref. CIBT-3003-1046-1		
13 Nov	Transfer to joint account	-4,936,320	508,848,962
	The joint transfer due on the 13th was held 28 days at Hall E, because one holder's second signature had been filed under the other's surname. The fault was the Bank's. The transfer posted in full once the form was corrected. Ref. CIBT-3003-9399-0		
16 Nov	ATM withdrawal: Nairobi Sector	-86,400	508,762,562
	The receipt printed at Nairobi Sector on the 16th, but the withdrawal was not recorded until 29 days later. The machine had been asked to hold its entries until the local day closed, and it did. The receipt also carries a second reference that belongs to an account with no holder's name; the custodian has filed it with the first. Ref. CIBT-3003-B42D-4		
30 Nov	Interest at 3.70% APY	+1,491,422	510,253,984
	Your interest was held at the Nairobi Sector branch while its reconciler confirmed that no second of the period had been counted twice. None had. The interest posts with the whole period included. Ref. CIBT-3003-97C9-4		

Closing balance, month by month

Highest 510,253,984 s · lowest 104,757,694 s



May 3003 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  8564-0630  3003-11`