CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Larkspur
Unit 374, Pallas Ring 10

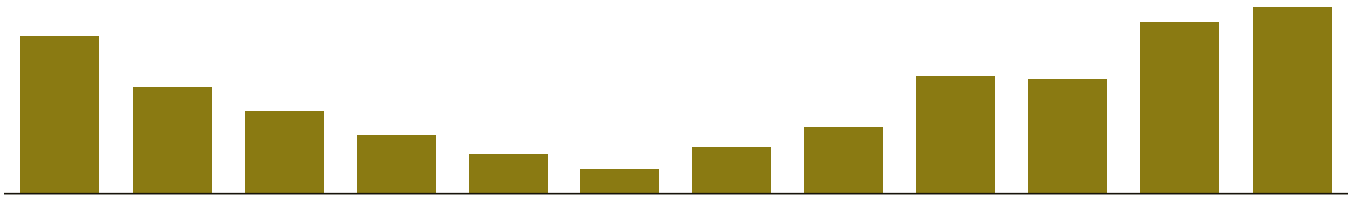
Account 8564-8701-6607
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
17,404,370 s	**+513,279 s**	**-23,548 s**	**17,894,101 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Slippage fee (Tallinn Sector, 8 transfers)	-2,400	17,401,970
	A fee of 0.30 s is drawn each month for the crossing of a single transfer. It is sent on the first of the month to 8564-4425-8912 and returned on the fifteenth to 8564-8701-6607, so the fee is paid twice and the money once. The Bank has described this arrangement to you in writing, and you have described it back, correctly. Ref. CIBT-3003-EBB1-8		
10 Nov	Deposit: Hall E	+303,552	17,705,522
	The deposit was entered against the joint account in error. It belonged to your own account, and the entry has been moved without any change to the sum or the date. Ref. CIBT-3003-3C92-3		
26 Nov	Payroll credit: Harbourfront Shipping	+147,362	17,852,884
	A dust front kept the Harbourfront Shipping remittance at Tallinn Sector for 31 days, and it crossed once the air had cleared. The wage is credited for the day it was earned, not the day it arrived, and the dust has been billed nothing. Ref. CIBT-3003-6015-2		
28 Nov	Temporal Health Plan	-21,148	17,831,736
	You send your claims in an envelope addressed in capitals and sealed with one strip of tape. The post room has begun opening yours first, out of courtesy, before the rest of the morning's mail. Ref. CIBT-3003-04B1-3		
30 Nov	Interest at 4.30% APY	+62,365	17,894,101
	Interest was calculated on the Standard day and paid on the local day at Tallinn Sector, which runs 29 days longer in the warm season. Nobody has been asked to explain the extra days, and the Bank does not charge for them on the ground that they are already paid. Ref. CIBT-3003-3452-4		

Closing balance, month by month

Highest 17,894,101 s · lowest 12,613,818 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 8701-6607 3003-11