CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Rafe Gunnarsdottir
Unit 195, Pallas Ring 10

Account 8564-8933-5708
Period 1–31 October 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
759,018,314 s	**+159,781,153 s**	**-260,400 s**	**918,539,067 s**

Date	Description	Amount (s)	Balance (s)
10 Oct	Memory Vault: box 88-730, quarter	-259,200	758,759,114
	The receipt for the 10th shows a waiver of 0.30 s on box 88-730. The box's lock was found unlatched for one minute, and the Vault does not charge a holder for a fault in its own door. Ref. CIBT-3000-04BD-9		
18 Oct	Deposit: Hall E	+149,197,286	907,956,400
	The Io desk reckons its deposits in a day so short that a sum sealed at breakfast may be counted before the envelope is dry. The window credits the sum when it is counted, and the Io desk has asked that the envelope be left to dry anyway. Ref. CIBT-3000-E47A-6		
26 Oct	Payroll credit: Titan Methane Works	+8,559,819	916,516,219
	The Titan Methane Works pay reached Hall E in a bundle of envelopes, one for each month since your account was opened. The Teller counted the envelopes and then the sums inside them, and found both correct, which she describes as a rare result on a Monday. Ref. CIBT-3000-3B5D-3		
28 Oct	Slippage fee (Io, 2 transfers)	-1,200	916,515,019
	Slippage on the money Rafe Szabo sends you is nil, since it is sent on the Bank's own relay and the seconds stay where they are put. The officer notes this for completeness and has not been asked to explain it. Ref. CIBT-3000-39E1-1		
31 Oct	Interest at 3.20% APY	+2,024,048	918,539,067
	The interest on the 31st was held 28 days in the Settlement Reserve while the rate was agreed with the Authority. The Authority agreed. The interest is paid in full from the day it was earned. Ref. CIBT-3000-5EDF-5		

Closing balance, month by month

Highest 1,222,826,027 s · lowest 708,590,898 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 8933-5708 3000-10