CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Nadia Halloran
Unit 67, Pallas Ring 10

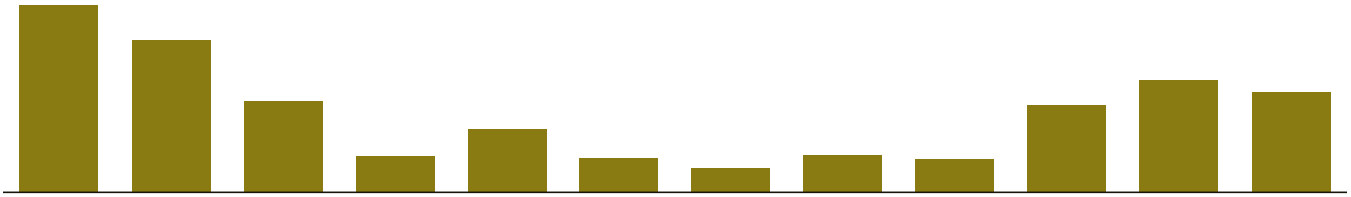
Account 8564-9233-4607
Period 1–31 December 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
394,700,877 s	**+4,452,030 s**	**-12,279,146 s**	**386,873,761 s**

Date	Description	Amount (s)	Balance (s)
02 Dec	ATM withdrawal: Luna	-86,400	394,614,477
	The machine at Luna kept One Standard day for 60 minutes while the relay on the far side of the ice confirmed that the local clock had been set back. It had not been, and the withdrawal is dated to the minute you asked for it. Ref. CIBT-3003-2D8E-1		
08 Dec	Transfer to own account: Luna	-11,932,046	382,682,431
	For the Audit Committee: a sundry transfer of 11,932,046 from 8564-6671-9080 to 8564-9233-4607 was matched to its instruction on the 8th and to its receipt on the 8th. The two dates are 31 days apart. Both are correct; the instruction was written at one branch and the receipt filed at another. Ref. CIBT-3003-AE10-9		
17 Dec	Slippage fee (Luna, 5 transfers)	-1,500	382,680,931
	You send your transfer to 8564-6671-9080 in the first minute of the relay's day. The relay has noticed the habit and keeps a bench free for it, and the fee is the same as at any other hour, which is the relay's own courtesy. Ref. CIBT-3003-A0EE-9		
19 Dec	Payroll credit: the Lagrange Four Commissary	+2,939,010	385,619,941
	You have had your wages paid into 8564-9233-4607 and moved in full to 8564-6671-9080 the same afternoon, every month since 3002, leaving the first account at nil. An officer raised the question once. You answered it in a single word, and the officer has not raised it again. Ref. CIBT-3003-B985-0		
28 Dec	ATM withdrawal: Luna	-259,200	385,360,741
	The Teller hands the cash across as if it were a letter. The machine, she says, counts faster than she does, and has never once been wrong about who you are. Ref. CIBT-3003-D5CF-6		
31 Dec	Interest at 4.60% APY	+1,513,020	386,873,761
	The posted rate is reviewed on the 31st and posted on the 31st after, so the interest for those days is paid at the old rate. You have asked each time which rate was the old one, and each time the Teller has had to look it up. Ref. CIBT-3003-BE40-3		

Closing balance, month by month

Highest 445,678,045 s · lowest 335,079,098 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  9233-4607  3003-12`