CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Priya Whitlock
Unit 223, Pallas Ring 10

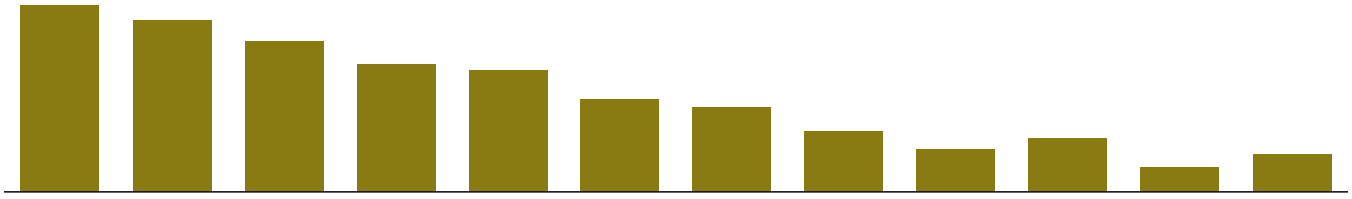
Account 8564-9495-9708
Period 1–31 October 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
36,761,685 s	**+1,429,268 s**	**-262,800 s**	**37,928,153 s**

Date	Description	Amount (s)	Balance (s)
06 Oct	Payroll credit: Harbourfront Shipping	+214,255	36,975,940
	The Harbourfront Shipping credit was posted 29 days late because its office changed the calendar without telling us. It has since told us, and the Bank has moved its own calendar to match, which it does not do for many employers. Ref. CIBT-2999-C4CA-2		
08 Oct	ATM withdrawal: Delhi Sector	-259,200	36,716,740
	The fee on a withdrawal at Delhi Sector is charged on the sum rounded up to the next day. The machine rounds up. You do not. The Bank has noticed the arrangement and has decided, for once, to split the difference. Ref. CIBT-2999-D44B-9		
22 Oct	Slippage fee (Delhi Sector, 4 transfers)	-3,600	36,713,140
	Where a crossing's drift falls exactly on half a second, the fee is rounded to the even second, a practice the Clock Standards Board has kept since before anyone thought to question it. Ref. CIBT-2999-D4F3-2		
28 Oct	Deposit: Hall E	+1,092,475	37,805,615
	The deposit was entered as 1,092,475, which is the sum on the slip with its last figure dropped. That figure was a fraction of a second, and fractions of a second are kept, not deposited. Ref. CIBT-2999-895A-2		
31 Oct	Interest at 4.00% APY	+122,538	37,928,153
	Harbourfront Shipping pays a small sum into this account each quarter, and the interest on it is credited the day after, so that the firm can say it has never once been late to the depositor. The depositor has never mentioned it, which the firm takes as the arrangement working. Ref. CIBT-2999-BD27-0		

Closing balance, month by month

Highest 51,216,209 s · lowest 36,761,685 s



November 2998 October 2999

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 9495-9708 2999-10