CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Emeka Quaresma
Unit 269, Pallas Ring 10

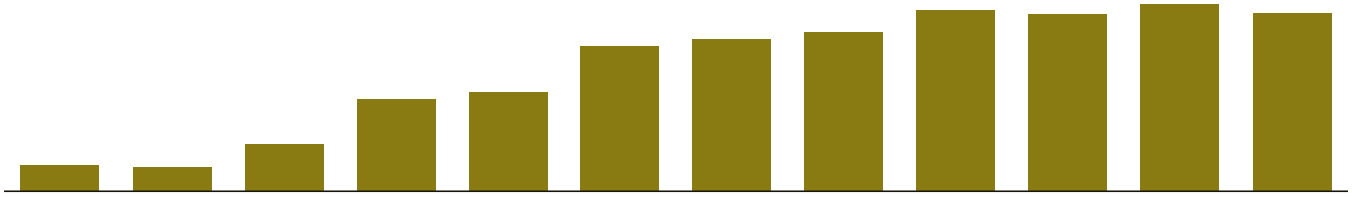
Account 8564-9669-9708
Period 1–31 October 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,618,392 s	**+213,128 s**	**-460,377 s**	**13,371,143 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Transfer to own account: New Orleans Sector	-360,465	13,257,927
	The sundry is rounded down to the whole day, and the 0.984 is returned to you as a sundry of its own. It is the only sundry on this year's statement that costs nothing to receive. Ref. CIBT-3029-8217-6		
08 Oct	Payroll credit: Phobos Drydock	+157,520	13,415,447
	On Titan the Phobos Drydock wages go out with the ice-shift, so the credit arrives before the month it covers and waits in the lobby until the month catches up. Ref. CIBT-3029-C292-0		
10 Oct	Slippage fee (New Orleans Sector, 9 transfers)	-5,400	13,410,047
	Transfers made on a Monday tend to arrive late. The officer suggests you send them on a weekday with better luck. You said Monday was the day you were paid, and the officer said that settled it. Ref. CIBT-3029-1EA7-4		
22 Oct	Transfer to joint account	-94,512	13,315,535
	The joint account is rounded at the close of each day, and both holders' figures are shown to the same second. Both have asked for this, and neither has objected to it since. Ref. CIBT-3029-5672-8		
31 Oct	Interest at 4.90% APY	+55,608	13,371,143
	The interest was posted 29 days after the period closed, because the New Orleans Sector relay was checking a leap it had been told about in writing and had decided to verify for itself. The check was completed on the 31st, and the posting was made in full. Ref. CIBT-3029-5B73-1		

Closing balance, month by month

Highest 13,618,392 s · lowest 9,046,027 s



November 3028 October 3029

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 9669-9708 3029-10