CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Ulla Whitlock
Unit 74, Pallas Ring 10

Account 8564-9809-0708
Period 1–30 November 3021
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
0 s	**+8,722,129 s**	**-97,425 s**	**8,624,704 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	ATM withdrawal: Kepler Ring	-86,400	-86,400
	The withdrawal of One Standard day on the 1st was shown at Kepler Ring in the wrong unit. The machine paid out in turns, as it should, and the line has been reworded to say so. No money moved that did not move before. Ref. CIBT-3021-1852-6		
11 Nov	Deposit: Hall E	+7,858,421	7,772,021
	Vesna Wetherby counts the envelope twice and says the second count is for the envelope, which has waited longer than the money. Ref. CIBT-3021-209A-8		
12 Nov	Turbulence Cover	-8,025	7,763,996
	Auditors' note: the carrier's delay log and this claim agree to the minute, and the carrier has signed its log in the margin. The auditors observe that margins are where carriers keep their honesty. Ref. CIBT-3021-E31A-2		
24 Nov	Slippage fee (Kepler Ring, 5 transfers)	-3,000	7,760,996
	Kepler Ring Hydroponics has asked that its transfers be held at Kepler Ring until the fiscal year closes, so its own books can show them in the year before. The Bank has agreed, and the fee has been posted at the earlier date, which the firm asks us not to call a favour. Ref. CIBT-3021-4F00-6		
26 Nov	Payroll credit: Kepler Ring Hydroponics	+863,708	8,624,704
	You ask for the Kepler Ring Hydroponics credit slip to be handed over at the desk rather than posted, and check its total against your own pencil figure before signing. The Bank now prints the figure in pencil as well, so the two agree from the start. Ref. CIBT-3021-DFDF-4		
30 Nov	Interest at 4.90% APY	+0	8,624,704
	Bonus for 5 years without a withdrawal, paid with this month's interest. The bonus is calculated on the balance, not the interest, which the Bank regards as the correct way round. Ref. CIBT-3021-02CD-1		

Closing balance, month by month

Highest 8,624,705 s · lowest 8,624,704 s

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 9809-0708 3021-11