CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Gale Zamora
Unit 317, Pallas Ring 10

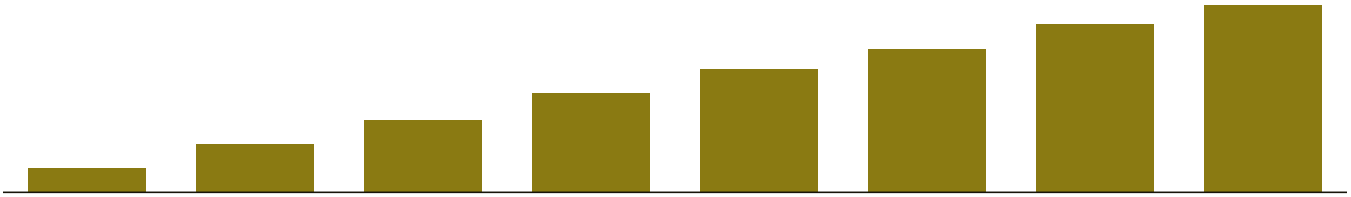
Account 8564-9990-1663
Period 1–31 December 3021
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
359,794,617 s	**+41,203,207 s**	**-1,916,442 s**	**399,081,382 s**

Date	Description	Amount (s)	Balance (s)
04 Dec	Slippage fee (Montréal Sector, 7 transfers)	-4,200	359,790,417
	Transfers from Montréal Sector arrive after the day that sent them, because the far side of the crossing keeps its own sunrise. The fee follows the seconds spent in transit and not the day, and the local office asks that this be stated. Ref. CIBT-3021-79BC-3		
16 Dec	Transfer to joint account	-1,814,424	357,975,993
	Every second year, on the 16th of the first month, the joint account sends 8564-3635-9421 a sum of 1,814,424 toward the lease on a garden at Montréal Sector, which the holders have never visited and do not intend to. Ref. CIBT-3021-7317-8		
21 Dec	ATM withdrawal: Montréal Sector	-86,400	357,889,593
	The Authority Records Office pays its drivers' expenses through the same machine, in fives, so your withdrawal on the 21st came out in the same notes as the firm's own mail. The Bank has asked the firm to keep the two stacks apart. Ref. CIBT-3021-DDA2-9		
22 Dec	Deposit: Hall E	+37,189,731	395,079,324
	The envelope held 61 notes of an old denomination, which the counter converts at the posted rate and rounds to the whole day. The fraction of 0.949 is entered in the margin of the ledger, where fractions have been kept since 3021. Ref. CIBT-3021-C90E-9		
25 Dec	Payroll credit: the Authority Records Office	+3,024,041	398,103,365
	Credit from the Authority Records Office, shown in whole seconds. The wage rule never rounds a credit up, so the fraction of 0.954 is left off this line. It is in your account. It is the only part of your balance we have never been able to count. Ref. CIBT-3021-9E0E-1		
28 Dec	Turbulence Cover	-11,418	398,091,947
	The delay was caused by a second carrier taking its turn at the quay, a courtesy the first carrier had not been told about. The claim is paid to the first carrier, which has passed it on with an apology. Ref. CIBT-3021-1BE1-1		
31 Dec	Interest at 3.30% APY	+989,435	399,081,382
	Interest on this account was accrued for 31 days of the month at the Mars Station rate, which is higher than ours. The Bank has converted it at the posted rate, and the figure on this statement is the one that stands. Ref. CIBT-3021-144A-6		

Closing balance, month by month

Highest 399,081,382 s · lowest 50,245,819 s



May 3021 December 3021

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  9990-1663  3021-12`