CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Gale Zamora
Unit 274, Pallas Ring 10

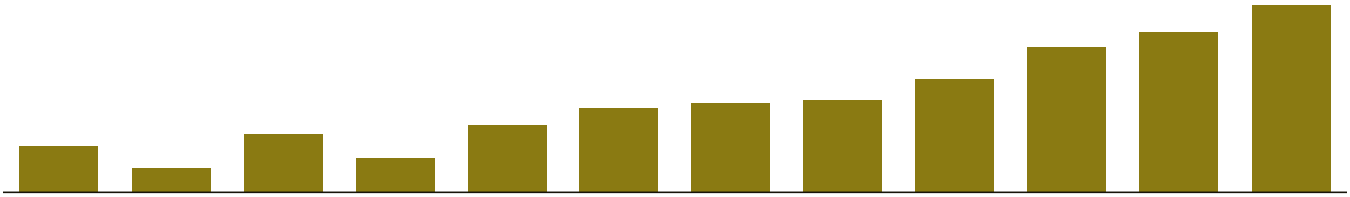
Account 8564-9990-1663
Period 1–30 November 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
784,565,672 s	**+31,806,082 s**	**-2,161,524 s**	**814,210,230 s**

Date	Description	Amount (s)	Balance (s)
06 Nov	Payroll credit: the Authority Records Office	+3,024,041	787,589,713
	This credit was 29 days late because the employer's office at Tallinn Sector keeps its own Sunday, which the Bank does not. The Bank has been asked to wait for it, and has. Ref. CIBT-3023-1313-0		
06 Nov	Slippage fee (Tallinn Sector, 5 transfers)	-1,500	787,588,213
	An earlier line charged slippage in minutes where the crossing was in seconds. The unit has been corrected and the fee of 1,500 s stands; only the label on last month's line was wrong. Ref. CIBT-3023-7D38-0		
16 Nov	ATM withdrawal: Tallinn Sector	-259,200	787,329,013
	On Tallinn Sector a withdrawal is recorded when the cash leaves the dispenser, not when the card goes in, so the figure can be a second later than the one you saw on the screen. The dispenser is the authority on that world, and the Bank has accepted its figure. Ref. CIBT-3023-211C-5		
16 Nov	Transfer to joint account	-1,814,424	785,514,589
	The joint transfer shown as 1,814,424 was keyed as the sum for one holder alone. The mandate says both, and the figure has been restated so that each holder's half has its own line. Ref. CIBT-3023-C1DA-9		
19 Nov	ATM withdrawal: Tallinn Sector	-86,400	785,428,189
	The monthly withdrawal at Tallinn Sector for 86,400, taken on the 19th as instructed. Your signature on the machine's record is the same each time; the custodian has compared the first with the latest and found no difference in the hand, only in the ink. Ref. CIBT-3023-2EF2-9		
27 Nov	Deposit: Hall E	+26,624,486	812,052,675
	The sum came from the petty-cash drawer at the Authority Records Office, which is reconciled each quarter against a sheet kept in a different hand. This quarter the drawer and the sheet agreed, and this deposit is the reason they did. Ref. CIBT-3023-73DE-3		
30 Nov	Interest at 3.30% APY	+2,157,555	814,210,230
	The interest is correct, the officer says, and has been since the account was opened. She adds that this is more than can be said for her own savings. Ref. CIBT-3023-D3E8-4		

Closing balance, month by month

Highest 814,210,230 s · lowest 633,097,831 s



December 3022 November 3023

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  3023-11`