CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Gale Zamora
Unit 382, Pallas Ring 10

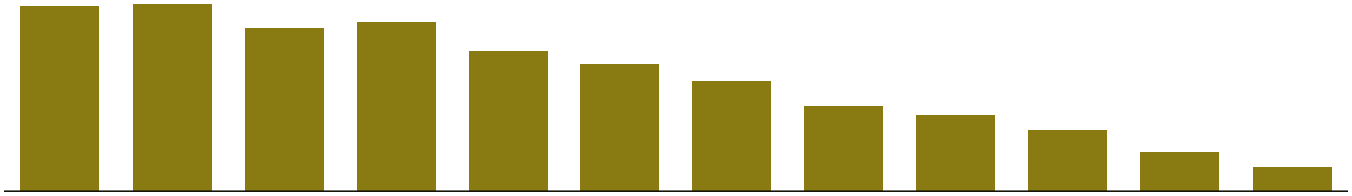
Account 8564-9990-1663
Period 1–31 October 3027
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
472,213,416 s	**+1,298,586 s**	**-22,409,843 s**	**451,102,159 s**

Date	Description	Amount (s)	Balance (s)
07 Oct	Transfer to joint account	-1,814,424	470,398,992
	Each holder's share of the joint interest is rounded to the nearest second before the two are added together, so the total can differ from the figure on either counterfoil by one. The difference is carried under Standing Adjustments. Ref. CIBT-3027-F4FC-3		
27 Oct	Memory Vault: box 15-637, quarter	-259,200	470,139,792
	The quarter's rent on box 15-637 was credited to the suspense account by mistake, then to the holder's, then back again. The suspense balance now stands at 0.30 s, which belongs to neither party and will be left where it fell. Ref. CIBT-3027-1BF9-6		
30 Oct	Transfer to own account: Tallinn Sector	-20,336,219	449,803,573
	The sundry was credited 30 days late, as the week's outlook arrived from the Ceres relay in a hand nobody on the floor had learned to read. The date on the slip stands for the purposes of interest. Ref. CIBT-3027-63AB-0		
31 Oct	Interest at 3.30% APY	+1,298,586	451,102,159
	A balance not used for 46 months earned interest at 3.30% APY. No fee was charged for keeping it idle, which the Bank does not usually waive. Ref. CIBT-3027-C915-0		

Closing balance, month by month

Highest 682,085,758 s · lowest 451,102,159 s



November 3026 October 3027

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 3027-10