CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Gale Zamora
Unit 286, Pallas Ring 10

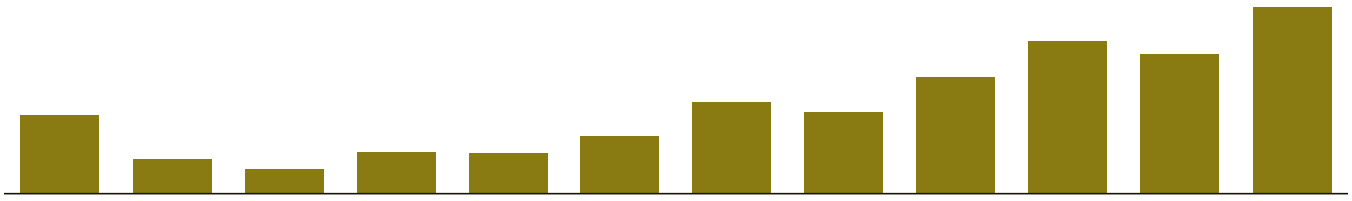
Account 8564-9990-1663
Period 1–30 November 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
480,707,641 s	**+44,383,185 s**	**-1,823,258 s**	**523,267,568 s**

Date	Description	Amount (s)	Balance (s)
04 Nov	Turbulence Cover	-8,834	480,698,807
	Turbulence claim paid, although the delay came to only 0.990 of a minute, below the 47-minute threshold. The Bank regards the threshold as itself rounded, and has paid the claim on that understanding. Ref. CIBT-3028-AF5E-2		
19 Nov	Transfer to joint account	-1,814,424	478,884,383
	A joint account held partly on Singapore Sector keeps two local days: one holder's day begins at the local dawn, the other's at midnight on St. Catherine Street. The statement prints both, one above the other, and the interest falls in the gap between. Ref. CIBT-3028-2A3F-1		
22 Nov	Payroll credit: the Authority Records Office	+3,024,041	481,908,424
	The wage was earned and paid on the same day, which the payroll office describes as rare enough to be worth a line of its own. The Bank has therefore put it on a line of its own and left the rest of the page as it was. Ref. CIBT-3028-6604-3		
23 Nov	Deposit: Hall E	+40,037,198	521,945,622
	The pension scheme at the Authority Records Office sends its monthly deposit in the same envelope each time, the slip folded in three. This month the slip was folded in four, and the window spent a full minute deciding whether that mattered. Ref. CIBT-3028-7017-2		
30 Nov	Interest at 3.30% APY	+1,321,946	523,267,568
	The fee for the monthly balance statement has been waived. The statement was printed on the back of last month's sheet, and the Bank does not charge twice for the same paper. Ref. CIBT-3028-68AF-0		

Closing balance, month by month

Highest 523,267,568 s · lowest 377,809,882 s



December 3027 November 3028

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 3028-11