CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bram Inglewood
Unit 168, Pallas Ring 10

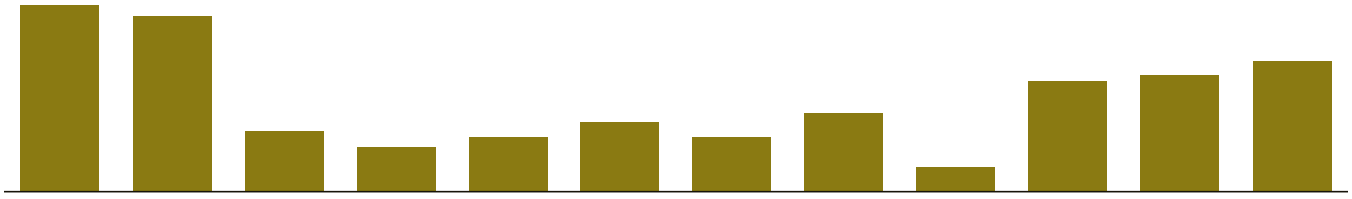
Account 8564-1116-7708
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
31,594,524 s	**+344,572 s**	**-121,297 s**	**31,817,799 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Transfer to joint account	-114,097	31,480,427
	Yara Marchetti's pay from Brymar College was divided between the two holders on the 4th, as the mandate provides. The division was made by Brymar College and not by either holder, and both have accepted the arithmetic. Ref. CIBT-3003-7ED8-6		
05 Jan	Slippage fee (Vancouver Sector, 8 transfers)	-7,200	31,473,227
	The Bank rounds your fee down when it is charged to you and the relay's share down when it is paid out. That leaves a surplus of 0.947 of a second, which has no account and no name. Ref. CIBT-3003-B563-2		
14 Jan	Payroll credit: Brymar College	+190,162	31,663,389
	Under the rounding rule for salaried credits, a sum is taken to the whole day if it falls within 46 seconds of one. This credit fell 46 seconds outside that margin, and the remainder has been left with the employer, who has not asked for it. Ref. CIBT-3003-41EE-7		
15 Jan	Deposit: Hall E	+38,564	31,701,953
	The notes were dry when they reached the window, and the Teller has noted it for the record. She does not say which she found more surprising: that, or the fact that it had rained. Ref. CIBT-3003-CA16-3		
31 Jan	Interest at 4.40% APY	+115,846	31,817,799
	The interest on 8564-1116-7708 was credited on the first morning of the period. That is a little before the depositor's own first morning at Vancouver Sector, where the day begins 8 hours later. The depositor has made his own arrangements about the difference and has not complained of the early pay. Ref. CIBT-3003-3386-0		

Closing balance, month by month

Highest 32,743,139 s · lowest 30,082,663 s



February 3002 January 3003

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 1116-7708 3003-01