CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Vito Cardew
Unit 139, Pallas Ring 10

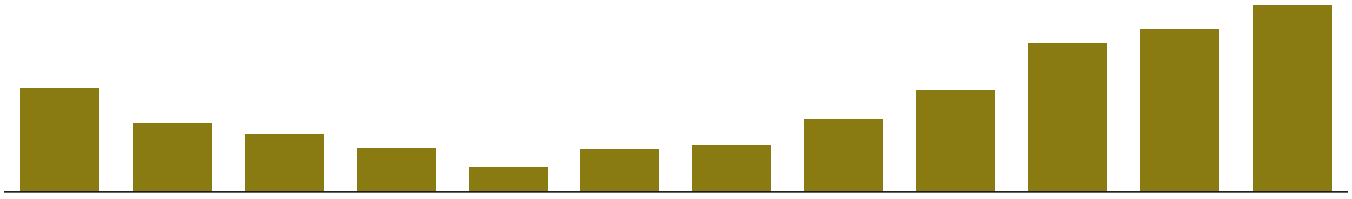
Account 8564-1344-9708
Period 1–31 January 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
77,418,521 s	**+4,088,505 s**	**-259,500 s**	**81,247,526 s**

Date	Description	Amount (s)	Balance (s)
12 Jan	Slippage fee (Kepler Ring, 1 transfers)	-300	77,418,221
	The officer at Hall E would like it noted that your 1 crossings this month were all made in one afternoon, which the officer has never seen anyone do on purpose. Ref. CIBT-3013-1C73-1		
19 Jan	Memory Vault: box 46-480, quarter	-259,200	77,159,021
	A custodian was asked to describe box 46-480 for the audit, and said it had a dent in one corner, which was recorded. Asked when the dent had appeared, the custodian said it had been there since the box was first brought down, and that it had been polite about it. Ref. CIBT-3013-93D8-1		
21 Jan	Deposit: Hall E	+3,381,592	80,540,613
	The sum sat in the window for 29 days because the depositor had written "after the fair" on the envelope, and the window was not told which fair. It has since been told. The deposit is credited on the day the fair closed. Ref. CIBT-3013-5A31-7		
25 Jan	Payroll credit: St. Catherine Bakeries	+397,239	80,937,852
	The exchange fee of 0.30 seconds was not taken on the wage from St. Catherine Bakeries. The Bank has decided that a wage paid in the right week should not be charged for the crossing. Ref. CIBT-3013-199E-1		
31 Jan	Interest at 4.80% APY	+309,674	81,247,526
	The 4.80% APY is applied to the balance each second and the seconds added up at the month's close. That is why the figure on the statement is not 4.80% of the balance, and why it would not be even if it were. The officer has explained this once and will not explain it again. Ref. CIBT-3013-456D-6		

Closing balance, month by month

Highest 81,247,526 s · lowest 55,748,070 s



February 3012 January 3013

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 1344-9708 3013-01