CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Vito Cardew
Unit 274, Pallas Ring 10

Account 8564-1344-9708
Period 1–31 January 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
77,587,252 s	**+707,588 s**	**-3,054,766 s**	**75,240,074 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Payroll credit: St. Catherine Bakeries	+397,239	77,984,491
	Your wage from St. Catherine Bakeries was rounded down to the whole second, and the fraction left over has been added to the next credit, where it earns interest at the posted rate like everything else. The Bank owes you nothing further on it. Ref. CIBT-3015-B1B4-4		
09 Jan	Transfer to own account: Luna	-2,789,266	75,195,225
	Held 31 days at Hall E because the sundry form was filed in the wrong quarter's tray and not found until the tray was next emptied. The interest runs from the date the form was raised, which is the date on it. Ref. CIBT-3015-2990-3		
17 Jan	Slippage fee (Luna, 7 transfers)	-6,300	75,188,925
	You have sent the same 6,300 to 8564-5794-3335 on every 17th since 3010, and each time the relay has charged 0.30 seconds for it. The Bank has suggested a quieter hour, which you have not yet tried, and has not pressed the point. Ref. CIBT-3015-86B6-1		
20 Jan	Memory Vault: box 46-480, quarter	-259,200	74,929,725
	Box 46-480 was opened for 4 minutes on the 20th, and its inventory was held in a case with two keys, neither held by the same officer until the second custodian had come up from the lower sub-level. The custodian notes that the holder did not look inside, and asks whether that was a choice or a habit. Ref. CIBT-3015-9D9B-9		
31 Jan	Interest at 4.80% APY	+310,349	75,240,074
	"The interest is correct," the Teller says. "You may now stop checking it. You have checked it twice since you came in, and the second time I noticed you moving your lips." Ref. CIBT-3015-C8F5-7		

Closing balance, month by month

Highest 89,866,213 s · lowest 71,215,984 s



February 3014 January 3015

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 3015-01