CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Vito Cardew
Unit 36, Pallas Ring 10

Account 8564-1344-9708
Period 1–31 January 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
92,876,413 s	**+768,744 s**	**-2,233,425 s**	**91,411,732 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Slippage fee (New Orleans Sector, 5 transfers)	-4,500	92,871,913
	You have never, in 5 years of crossings, asked for the fee to be explained, and the officer explains it anyway, in case the explanation is being wasted on the wall. Ref. CIBT-3022-1B24-6		
16 Jan	Transfer to own account: New Orleans Sector	-1,796,925	91,074,988
	The second officer signed this adjustment with the same pen as the last one, and asks that the pen be retired. Nobody has yet said where it should go. Ref. CIBT-3022-332D-9		
17 Jan	Payroll credit: St. Catherine Bakeries	+397,239	91,472,227
	Under the rounding rule each wage is paid to the whole day and the remainder is carried forward. The remainders add up through the year, and in the twelfth month they come to one whole day, which is credited with the December wage. Yours came to 0.958 in December, shown on the line below. Ref. CIBT-3022-C658-9		
19 Jan	Memory Vault: box 46-480, quarter	-259,200	91,213,027
	The inspection date for box 46-480 has been corrected from the 19th to the 19th of the same month. Nothing in the box has changed, but the report of the earlier date had been filed under the wrong box, which the Vault regrets in the usual way. Ref. CIBT-3022-4905-9		
27 Jan	ATM withdrawal: New Orleans Sector	-172,800	91,040,227
	No fee on this withdrawal, which took the whole of the balance you had asked to keep aside for the month. The Bank regards a clean withdrawal as its own reward and charges nothing for it. Ref. CIBT-3022-594F-1		
31 Jan	Interest at 4.80% APY	+371,505	91,411,732
	The usual fee on a balance of this size has been waived. Interest is paid from the first second of the period, and the custom of charging for it has been dropped from your account. Ref. CIBT-3022-E786-3		

Closing balance, month by month

Highest 99,912,219 s · lowest 76,922,388 s



February 3021 January 3022

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 3022-01