CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Cleo Achterberg
Unit 263, Pallas Ring 10

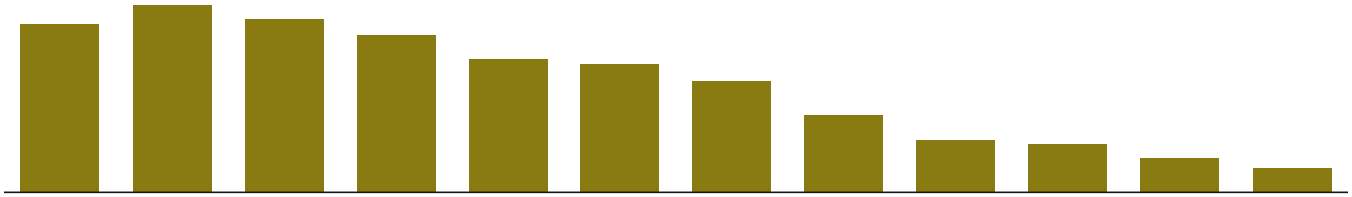
Account 8564-1525-0708
Period 1–31 January 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
44,789,982 s	**+134,369 s**	**-1,687,701 s**	**43,236,650 s**

Date	Description	Amount (s)	Balance (s)
22 Jan	ATM withdrawal: Titan	-172,800	44,617,182
	Cash-time from Titan was handed over in full, and the teller counted it at the counter afterwards and found it correct. Nobody asked the Bank to note this, and it has noted it anyway, as it notes most things it is pleased by. Ref. CIBT-2976-F23F-7		
25 Jan	Temporal Health Plan	-43,954	44,573,228
	Harbourfront Shipping pays the health premium for everyone it employs at Hall E, and has asked that its staff be listed by branch rather than by name. The plan has complied, and your line reads simply as branch staff. Ref. CIBT-2976-BF02-0		
27 Jan	ATM withdrawal: Titan	-172,800	44,400,428
	The machine at Titan was closed for repairs that morning, and the cash was counted out at the concourse counter instead. The counter's stamp is on the receipt, and the fee is charged at the machine's rate, which the counter had adopted. Ref. CIBT-2976-1DC3-1		
27 Jan	Slippage fee (Titan, 6 transfers)	-3,600	44,396,828
	Slippage on the 6 crossings to Titan is charged at the rate posted for the hour of each crossing. The transfers were made at first light, when the two clocks are least alike. The Bank does not know whether that hour was chosen. It knows that it has been chosen every month since 2974. Ref. CIBT-2976-7210-8		
28 Jan	Transfer to own account: Titan	-1,294,547	43,102,281
	The auditors will find the sundry twice: once in the Head Office register and once in the Titan register, which files it under a number one lower. Both entries describe the same transaction, and the auditors have agreed to keep to the lower number, since it is the one they can pronounce. Ref. CIBT-2976-7C47-5		
31 Jan	Interest at 3.60% APY	+134,369	43,236,650
	You check the interest against the posted rate on the first working day of each month, and then again at the counter. The officer has begun to read the rate back before you ask, and you nod at the figure in the usual way, which is once. Ref. CIBT-2976-76AE-9		

Closing balance, month by month

Highest 67,914,427 s · lowest 43,236,650 s



February 2975 — January 2976

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  1525-0708  2976-01`