CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Cleo Achterberg
Unit 347, Pallas Ring 10

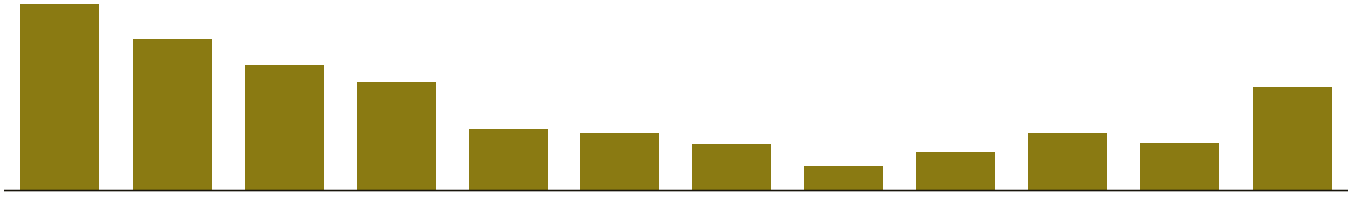
Account 8564-1525-0708
Period 1–31 January 2991
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
70,265,133 s	**+4,208,698 s**	**-194,913 s**	**74,278,918 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Deposit: Hall E	+3,563,619	73,828,752
	The counter opened late on the 7th because the seal had been applied by a hand that had since retired, and your deposit was taken in the first hour of the afternoon. It is credited on the day it was received. Ref. CIBT-2991-6458-8		
09 Jan	Payroll credit: Harbourfront Shipping	+434,284	74,263,036
	An earlier line showed this pay as the net figure when it was the gross. The payroll office has sent the calculation, which shows the difference as an allowance for 30 days of unpaid leave that was later cancelled. Ref. CIBT-2991-A987-6		
10 Jan	ATM withdrawal: L4 Habitat	-172,800	74,090,236
	The 2 Standard days withdrawal at L4 Habitat was refused on the 10th, because the balance had not yet crossed to the local branch, and was accepted at the second attempt. The refusal has been removed from the statement, and no fee was taken for it, since the fault was the balance's and not yours. Ref. CIBT-2991-EDF9-7		
13 Jan	Temporal Health Plan	-15,813	74,074,423
	Reimbursement for 3 sessions at L4 Habitat was first reckoned at the Head Office rate. The local rate is printed on the back of the claim form, and the plan has reissued the figure at that rate, which is 0.980 higher. Ref. CIBT-2991-63F9-5		
16 Jan	Slippage fee (L4 Habitat, 7 transfers)	-6,300	74,068,123
	The fee on 7 crossings has been calculated to the second, the second being the smallest unit this Bank puts on a statement, and the only unit it has ever needed to argue about. Ref. CIBT-2991-1209-7		
31 Jan	Interest at 3.60% APY	+210,795	74,278,918
	The clerk at the window remarked that the interest had come in before the depositor had finished queuing, and that she had been queuing herself for some time and was not sure whom to thank. Ref. CIBT-2991-0887-8		

Closing balance, month by month

Highest 80,247,171 s · lowest 68,615,861 s



February 2990 January 2991

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 2991-01