CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Cleo Achterberg
Unit 73, Pallas Ring 10

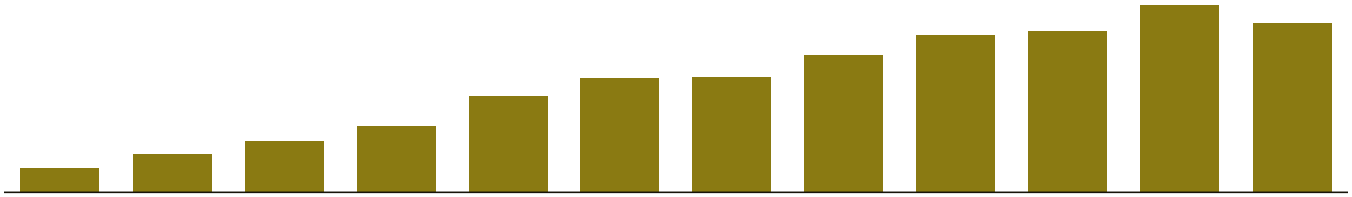
Account 8564-1525-0708
Period 1–31 December 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
81,245,688 s	**+678,021 s**	**-2,524,826 s**	**79,398,883 s**

Date	Description	Amount (s)	Balance (s)
15 Dec	Payroll credit: Harbourfront Shipping	+434,284	81,679,972
	Wages from Harbourfront Shipping are rounded to the nearest whole day, and where a sum falls exactly halfway the payroll office rounds to the even one. This month's half fell on the even side, which the office calls luck and the Bank calls the rule. Ref. CIBT-2995-0082-9		
18 Dec	Slippage fee (London Sector, 5 transfers)	-1,500	81,678,472
	The fee on the crossings from Harbourfront Shipping was taken from the payroll credit before it was split, so the staff transfer scheme paid it in full. The scheme's officer asks that it be recorded as a payroll charge, which it has been, under a heading nobody has used since 2994. Ref. CIBT-2995-9AED-6		
22 Dec	ATM withdrawal: London Sector	-86,400	81,592,072
	Harbourfront Shipping requires its drivers to draw their float at London Sector, and this withdrawal was the float for 30 days of routes. The firm's cashier asks us to note that the float came back exact, which he regards as the firm's own achievement. Ref. CIBT-2995-6055-5		
25 Dec	Transfer to own account: London Sector	-2,154,928	79,437,144
	A small book of sundries is carried into Hall E and read line by line against the officer's copy while the officer watches. The two agree at every line, and the book is handed back with its corners turned. Ref. CIBT-2995-62D4-1		
27 Dec	Temporal Health Plan	-22,798	79,414,346
	A dental filling at London Sector was placed in the morning and billed to the afternoon, the clinic having been asked to bill the chair rather than the patient. The chair has accepted the charge, and the plan has accepted the chair. Ref. CIBT-2995-958F-3		
29 Dec	ATM withdrawal: London Sector	-259,200	79,155,146
	3 Standard days withdrawn at London Sector, paid 30 Standard days after the request, while the machine waited for the relay to confirm that the local clock agreed with the branch's. It did, on the second attempt, and the cash was given at once. Ref. CIBT-2995-C7A8-0		
31 Dec	Interest at 3.60% APY	+243,737	79,398,883
	The 0.30 s fee for converting the interest into days has been waived. The conversion was made once, on the day it was asked for, at the rate posted that morning, and the Bank does not charge for a conversion that agrees with its own sheet. Ref. CIBT-2995-3BF4-6		

Closing balance, month by month

Highest 81,245,688 s · lowest 64,134,951 s



January 2995 December 2995

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  2995-12`