CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Cleo Achterberg
Unit 111, Pallas Ring 10

Account 8564-1525-0708
Period 1–31 January 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
79,482,372 s	**+672,731 s**	**-2,648,384 s**	**77,506,719 s**

Date	Description	Amount (s)	Balance (s)
09 Jan	ATM withdrawal: Nairobi Sector	-259,200	79,223,172
	The machine at Nairobi Sector recorded the withdrawal against the local date, and the statement carried it across to ours a day early. The entry has been moved back to the day you stood at the screen. The balance on that day was never in question. Ref. CIBT-3013-6B7D-2		
13 Jan	Payroll credit: Harbourfront Shipping	+434,284	79,657,456
	Harbourfront Shipping pays on the 13th of the month, or on the day after if that is a rest day for its office. The credit has never once been posted on the rest day itself, which the Bank finds tidy. Ref. CIBT-3013-13E8-4		
15 Jan	Slippage fee (Nairobi Sector, 5 transfers)	-3,000	79,654,456
	You pay your slippage the day before it is charged, in cash, and ask for the change in seconds. The counter has no seconds to give change in, and has begun to keep a small reserve of them for you. Ref. CIBT-3013-4634-8		
15 Jan	Transfer to own account: Nairobi Sector	-2,285,381	77,369,075
	Harbourfront Shipping took its staff loan repayment from this account early, on the 15th rather than the usual day. The loan's officer has confirmed that the early debit was intended, and that the loan is now, in her words, "closer to finished than it was". Ref. CIBT-3013-16A1-6		
20 Jan	Temporal Health Plan	-14,403	77,354,672
	A dental claim from Nairobi Sector is settled in the local month, which runs 29 days longer than ours, so the plan's reconciliation for your cover covers a period the rest of the plan has not yet reached. The schedule allows for this and asks no one to wait for it. Ref. CIBT-3013-341F-1		
23 Jan	ATM withdrawal: Nairobi Sector	-86,400	77,268,272
	The machine at Nairobi Sector held your One Standard day for one day while it checked the sum with the Head Office, then released it with an apology printed in the smallest type it has. Ref. CIBT-3013-8F26-9		
31 Jan	Interest at 3.60% APY	+238,447	77,506,719
	The Bank has changed the posted rate at Nairobi Sector twice this year, and the interest on this account has moved with it, to the second, in both directions. The depositor has noticed the movement and has not yet been asked to do anything about it. Ref. CIBT-3013-A07E-6		

Closing balance, month by month

Highest 86,549,752 s · lowest 75,982,123 s



February 3012 — January 3013

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  3013-01`