CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Bracegirdle
Unit 155, Pallas Ring 10

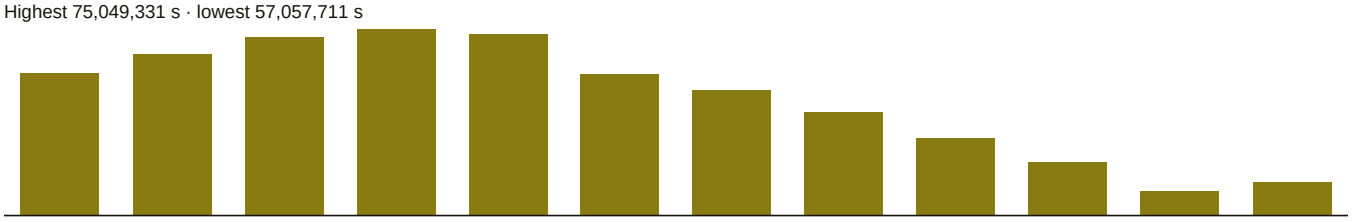
Account 8564-1663-1609
Period 1–31 January 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
57,057,711 s	**+1,227,447 s**	**-262,800 s**	**58,022,358 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Payroll credit: the Lagrange Four Commissary	+340,372	57,398,083
	The Lagrange Four Commissary credit is paid in two parts, the larger on the 5th and the smaller on the next working day. The office calls this a split and the Bank calls it two credits, and the two have never agreed on a word for it. Ref. CIBT-2999-46FF-7		
13 Jan	ATM withdrawal: L4 Habitat	-172,800	57,225,283
	Auditors checked the cash in the L4 Habitat machine against its log and found the two in agreement to the note. They have entered the machine's clock as a separate item, which the machine has asked them to keep brief. Ref. CIBT-2999-D282-5		
23 Jan	Deposit: Hall E	+720,657	57,945,940
	A second deposit of the same amount was credited to this account on the 23rd, from a branch that has no record of making it. The credit is held in suspense, and the Bank has written to the depositor, who has not yet written back. Ref. CIBT-2999-49A5-8		
24 Jan	ATM withdrawal: L4 Habitat	-86,400	57,859,540
	The receipt gave the time in the local hour at L4 Habitat, and your statement gives ours. Neither is wrong. The two have been printed side by side, for convenience. Ref. CIBT-2999-3580-9		
24 Jan	Slippage fee (L4 Habitat, 4 transfers)	-3,600	57,855,940
	A dust front held the Mars crossings for 31 days at the relay, and the seconds were held with them. The Bank has charged the crossings and not the front. The front has been informed and has not replied. Ref. CIBT-2999-773C-9		
31 Jan	Interest at 3.50% APY	+166,418	58,022,358
	The rate of 3.50% APY was applied to the balance, and the result rounded to the nearest second and not a fraction beyond it. A fraction of a second is not shown on the statement; it is kept in the Bank's books for the depositor's use. Ref. CIBT-2999-2A3A-2		

Closing balance, month by month

Highest 75,049,331 s · lowest 57,057,711 s



February 2998 January 2999

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 1663-1609 2999-01