CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Bracegirdle
Unit 160, Pallas Ring 10

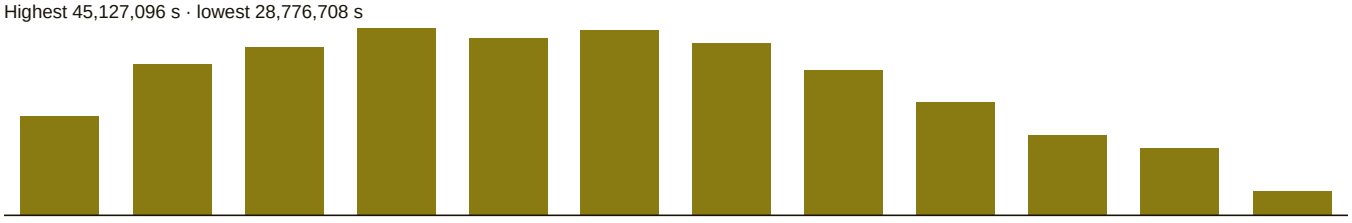
Account 8564-1663-1609
Period 1–31 January 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
33,054,753 s	**+436,781 s**	**-4,714,826 s**	**28,776,708 s**

Date	Description	Amount (s)	Balance (s)
09 Jan	ATM withdrawal: L4 Habitat	-172,800	32,881,953
	You never take the receipt home. You leave it in the slot, the custodian collects it each morning and files it against your account, where there are now 2 of them, unread by you and in order. Ref. CIBT-3017-1A60-9		
12 Jan	Slippage fee (L4 Habitat, 6 transfers)	-1,800	32,880,153
	The slippage on the quarterly transfer is charged every three months at the rate set when it was first made in 3015. The rate has not changed, and the officer says it need not be reviewed unless one of the clocks does. Ref. CIBT-3017-2820-7		
15 Jan	Payroll credit: the Lagrange Four Commissary	+340,372	33,220,525
	The staff scheme has paid the handling charge on your the Lagrange Four Commissary wages as part of a benefit shown on the advice. No charge has come to your account, and the benefit is real; the scheme has left a copy of the form on file. Ref. CIBT-3017-83D5-1		
24 Jan	ATM withdrawal: L4 Habitat	-172,800	33,047,725
	The withdrawal shown at L4 Habitat on the 24th was for 2 Standard days. The receipt printed 172,800, because the printer runs a line behind the dispenser. The receipt has been corrected, and the account was debited only for the sum the machine paid out. Ref. CIBT-3017-AB05-5		
28 Jan	Transfer to own account: L4 Habitat	-4,367,426	28,680,299
	The Lagrange Four Commissary sent a salary advance in error. The Bank returned it, the employer sent it again, and the Bank returned that too. The third advance was accepted, and is shown here as a single line with the notes of both returns kept on file. Ref. CIBT-3017-F0DB-5		
31 Jan	Interest at 3.50% APY	+96,409	28,776,708
	Interest at the Europa branch arrives through the ice-shaft relay in batches, so this month's credit came in three parts on the same day. The statement adds them up for you, and the officers have asked that you do not check the arithmetic by hand, since they already have. Ref. CIBT-3017-A602-0		

Closing balance, month by month

Highest 45,127,096 s · lowest 28,776,708 s



February 3016 January 3017

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 3017-01