CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Bracegirdle
Unit 256, Pallas Ring 10

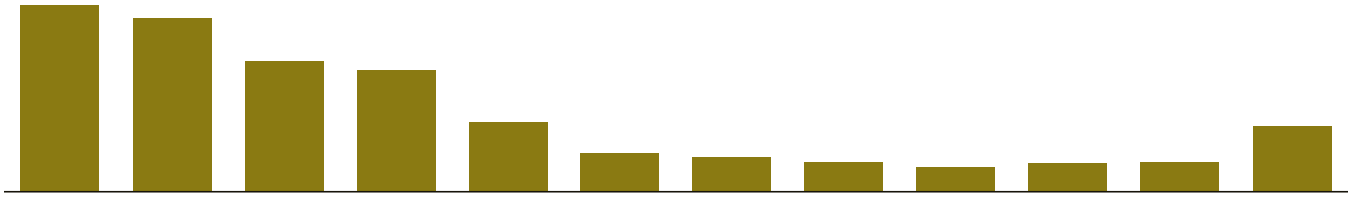
Account 8564-1663-1609
Period 1–31 January 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
30,558,802 s	**+3,978,088 s**	**-174,900 s**	**34,361,990 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	ATM withdrawal: Io	-86,400	30,472,402
	The cash was returned to the tray by the machine itself, which had been holding it so long that it considered the holding a fee in its own right. The Bank has agreed, and the withdrawal has been posted without one. Ref. CIBT-3022-9225-9		
02 Jan	Slippage fee (Io, 7 transfers)	-2,100	30,470,302
	The 7 transfers were held in the dry store behind the relay room, on the second shelf for 29 Standard days while a signal from the far side was confirmed twice, once to be sure and once because the first answer had come back too quickly to trust. Ref. CIBT-3022-66CB-0		
10 Jan	ATM withdrawal: Io	-86,400	30,383,902
	The cash was dispensed on the 10th but not debited until 30 days later. The machine's record went by the long way round, and interest on the sum was calculated from the day you took it. Ref. CIBT-3022-9031-4		
12 Jan	Payroll credit: the Lagrange Four Commissary	+340,372	30,724,274
	When a wage is paid in halves of a cycle, the half left over goes to whichever pay period is the shorter. This month is the shorter one, so the 0.944 is yours, and it has been posted to you. Ref. CIBT-3022-B225-8		
16 Jan	Deposit: Hall E	+3,548,587	34,272,861
	The handling charge on the 16th deposit was taken twice on one envelope, once at the window and once at the night safe. The second has been struck, and the safe's log has been checked against the window's and found to agree. Ref. CIBT-3022-9AE7-5		
31 Jan	Interest at 3.50% APY	+89,129	34,361,990
	Interest on your term deposit posts every 29 days and compounds, so each posting is a little larger than the one before. This month's is 89,129, the largest so far. Ref. CIBT-3022-D2BC-0		

Closing balance, month by month

Highest 47,225,795 s · lowest 29,973,611 s



February 3021 January 3022

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 3022-01