CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Teodor Oyelaran-Hightower
Unit 59, Pallas Ring 10

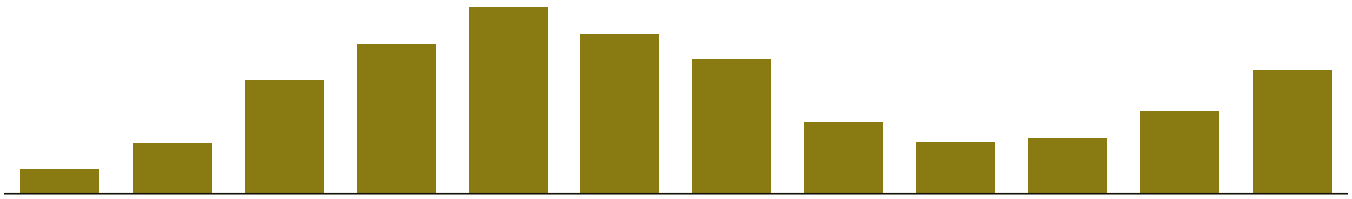
Account 8564-1663-4090
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,764,960 s	**+1,373,383 s**	**-77,397 s**	**16,060,946 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Turbulence Cover	-18,109	14,746,851
	The carrier apologised for the delay before it had begun, and the Bank has filed the apology with the claim. The claim is for 56 minutes and the apology covered a longer period, so the claim is paid in full. Ref. CIBT-3003-20F9-3		
12 Jan	Slippage fee (Titan, 6 transfers)	-3,600	14,743,251
	Two of your 6 transfers reached the relay in the same second and were charged once, which saved 2,100 seconds. The relay has asked to keep the saving for its own use, and the Bank has declined on the relay's behalf. Ref. CIBT-3003-07BA-2		
13 Jan	Payroll credit: Brymar College	+92,814	14,836,065
	The Brymar College credit was held at Titan while the local exchange finished its own rounding, the exchange taking the whole cycle and the remitter the nearest five seconds. The two did not agree until 31 days had passed, and the credit was made on the morning they did. Ref. CIBT-3003-1762-6		
28 Jan	Transfer to joint account	-55,688	14,780,377
	The two holders sat on opposite sides of the counter and signed the transfer without looking up. The teller recommends the arrangement, and the account has not asked to change it. Ref. CIBT-3003-B46A-5		
29 Jan	Deposit: Hall E	+1,232,583	16,012,960
	The Bank does not take fractions of a second on deposit. The 0.982 that came in with your envelope has been kept by the counter, and the officer has noted it on the slip in pencil, as a courtesy. Ref. CIBT-3003-375C-4		
31 Jan	Interest at 3.90% APY	+47,986	16,060,946
	The interest for the 31st was held 30 days while the Rate Committee compared the posted table with the one at Titan, which had been printed a day earlier and turned out to be correct. The difference was one day, and the interest is paid for it. Ref. CIBT-3003-D6F6-4		

Closing balance, month by month

Highest 18,026,735 s · lowest 12,943,407 s



February 3002 January 3003

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 1663-4090 3003-01