CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Vantongeren
Unit 62, Pallas Ring 10

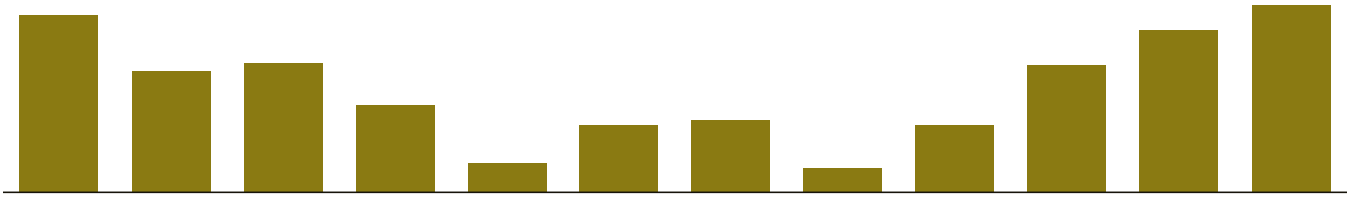
Account 8564-1663-4124
Period 1–31 December 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
121,162,097 s	**+3,259,304 s**	**-114,312 s**	**124,307,089 s**

Date	Description	Amount (s)	Balance (s)
07 Dec	Temporal Health Plan	-21,612	121,140,485
	Harbourfront Shipping asks its staff to keep receipts for 5 years, a period the plan considers sensible and the payroll office considers excessive. The receipts are kept, and the office has been asked not to comment on the filing. Ref. CIBT-2972-1B5C-7		
11 Dec	Slippage fee (Luna, 7 transfers)	-6,300	121,134,185
	Slippage is charged in tenths of a Standard second, and anything under a tenth is dropped rather than carried forward. The 0.985 left over this month was dropped. Ref. CIBT-2972-D321-0		
13 Dec	ATM withdrawal: Luna	-86,400	121,047,785
	You take exactly One Standard day from the machine at Luna on the 13th of each month, and ask that the notes be folded once rather than twice. The custodian has begun to fold them in advance and leave them on the tray. Ref. CIBT-2972-C5C7-4		
15 Dec	Deposit: Hall E	+1,419,554	122,467,339
	Harbourfront Shipping pays its overtime as a single sum on the eve of each holiday, and this deposit was the first to be made on the eve itself. The counter asked whether this was a special arrangement. The officer said it was a Tuesday. Ref. CIBT-2972-D56E-6		
17 Dec	Mech Veterans' Time Pension	+457,743	122,925,082
	The fee for the annual review has been waived for the third year running. The review was held, the rate confirmed, and the Pensions Office has said it would rather not charge a veteran for being checked. Ref. CIBT-2972-7A82-8		
26 Dec	Payroll credit: Harbourfront Shipping	+1,028,618	123,953,700
	Wages from Harbourfront Shipping arrive with the firm's own duty roster, which the payroll office enters as a separate line for the auditors' benefit. The roster has had no effect on the sum. Ref. CIBT-2972-EDD1-6		
31 Dec	Interest at 3.50% APY	+353,389	124,307,089
	The posted rate is reviewed on the 31st and posted on the 31st after, so the interest for those days is paid at the old rate. You have asked each time which rate was the old one, and each time the Teller has had to look it up. Ref. CIBT-2972-3BAD-2		

Closing balance, month by month

Highest 124,307,089 s · lowest 103,180,714 s



January 2972 December 2972

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 1663-4124 2972-12