CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Vantongeren
Unit 75, Pallas Ring 10

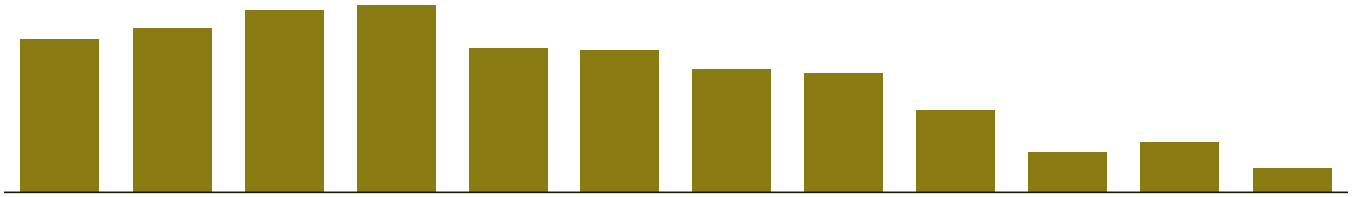
Account 8564-1663-4124
Period 1–31 January 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
101,544,540 s	**+1,689,893 s**	**-7,855,108 s**	**95,379,325 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	ATM withdrawal: Nairobi Sector	-86,400	101,458,140
	The statement previously read 86,400 as the sum withdrawn. That was the sum requested. The sum paid was One Standard day, and the difference was never taken from your balance, so the figure on this line is the one to keep. Ref. CIBT-3022-338B-3		
17 Jan	Temporal Health Plan	-30,413	101,427,727
	The officer describes your file as tidy, if a little sceptical. It has not been reviewed since 3017, and the officer says it does not need to be. Ref. CIBT-3022-640F-3		
20 Jan	Transfer to own account: Nairobi Sector	-7,647,095	93,780,632
	The sundry is rounded down to the whole day, and the 0.952 is returned to you as a sundry of its own. It is the only sundry on this year's statement that costs nothing to receive. Ref. CIBT-3022-ACAA-1		
26 Jan	Slippage fee (Nairobi Sector, 8 transfers)	-4,800	93,775,832
	The Venus Cloudport crossing is charged at a lower fee in the morning, when the cloud is thin enough for the signal to pass through, and at the full fee at noon, when it has to climb. Your transfers went at noon. The relay calls that hour the climb, and the fee is 4,800 s. Ref. CIBT-3022-75F5-0		
27 Jan	Payroll credit: Harbourfront Shipping	+1,028,618	94,804,450
	Harbourfront Shipping holds back one period's pay each year under an arrangement its personnel office calls a bridge and the Bank calls a pause. The reserve is released in the last period of the year, with interest on it at the posted rate, and the release is shown on its own line. Ref. CIBT-3022-BF32-6		
28 Jan	Mech Veterans' Time Pension	+365,104	95,169,554
	The employer's top-up and the Bank's payment were both checked against the discharge file before either left. The file contained one error, which was the employer's, and the employer has corrected it in writing. Ref. CIBT-3022-3D46-4		
29 Jan	ATM withdrawal: Nairobi Sector	-86,400	95,083,154
	The auditors sampled this withdrawal from the machine's log. It was authorised, paid out and receipted in the right order, which the auditors note is more than they can say for the queue. Ref. CIBT-3022-2DCA-9		
31 Jan	Interest at 3.50% APY	+296,171	95,379,325
	The statement fee has been waived. A second was short on this credit and was made up from the rounding reserve, and the Bank does not bill a depositor for the reserve's arithmetic. Ref. CIBT-3022-470A-9		

Closing balance, month by month

Highest 134,279,822 s · lowest 95,379,325 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  1663-4124  3022-01`