CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 116, Pallas Ring 10

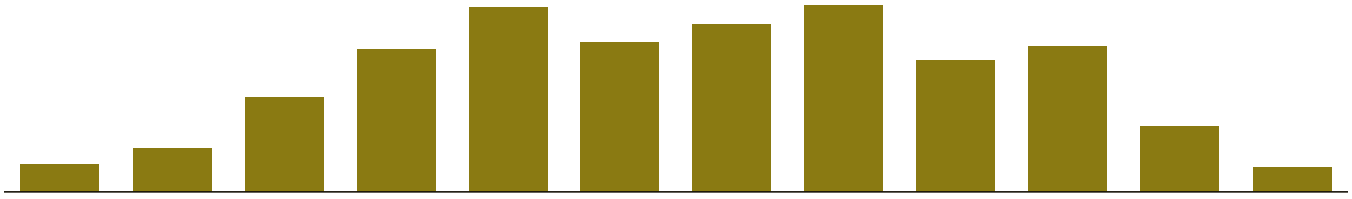
Account 8564-1663-9065
Period 1–31 January 2993
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
21,555,324 s	**+228,816 s**	**-874,795 s**	**20,909,345 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Slippage fee (Svalbard, 7 transfers)	-2,100	21,553,224
	The auditors asked why the fee on this line rounds down where the others round up. The relay rounds from the arrival, and this account arrived first, so the rounding is correct and the auditors have said so in writing. Ref. CIBT-2993-A8B6-6		
13 Jan	Payroll credit: St. Catherine Bakeries	+167,743	21,720,967
	St. Catherine Bakeries's wages for the period came in days and were converted at the posted rate on the day they landed, a day after the employer's own pay day. Its office says the delay was an accident, and the Bank has booked it as one. Ref. CIBT-2993-D9BF-6		
13 Jan	ATM withdrawal: Svalbard	-259,200	21,461,767
	Your weekly draw at Svalbard has been 3 Standard days for 6 weeks running. The machine treats the sum as a payroll of its own and prints it at the top of the receipt, where it can be seen. Ref. CIBT-2993-C4EA-8		
28 Jan	Transfer to own account: Svalbard	-613,495	20,848,272
	A sundry raised at Svalbard waits in the local hall until the second clerk comes back from lunch. That is the local custom, and it takes exactly as long as lunch. This one was posted the afternoon she returned. Ref. CIBT-2993-3951-5		
31 Jan	Interest at 3.40% APY	+61,073	20,909,345
	Interest was posted 30 days late, the period having closed while the local office was inspecting its own ceiling. The ceiling was found sound, and so was the interest. Ref. CIBT-2993-06E4-8		

Closing balance, month by month

Highest 23,465,463 s · lowest 20,909,345 s



February 2992 January 2993

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 1663-9065 2993-01