CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 141, Pallas Ring 10

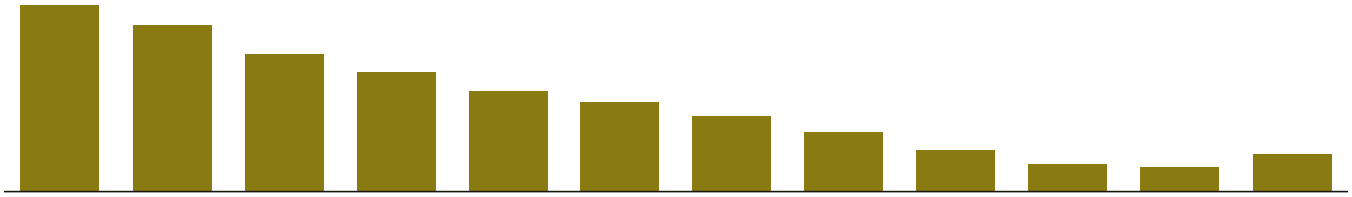
Account 8564-1663-9065
Period 1–31 January 2996
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
10,023,017 s	**+640,629 s**	**-86,400 s**	**10,577,246 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	ATM withdrawal: Lagos Sector	-86,400	9,936,617
	The machine dispenses in whole days and rounds your request to the nearest one, so a request for One Standard day that falls 0.974 of a day short is paid as the round figure. The difference is credited to you at the Head Office rate, and it has been credited every time. Ref. CIBT-2996-2EAF-2		
08 Jan	Payroll credit: St. Catherine Bakeries	+167,743	10,104,360
	Checked at the window, then checked again at your request, the wages from St. Catherine Bakeries came out right both times. The Teller says the figure was right both times, and that you have now seen it right twice, which is more than most people manage with their own pay. Ref. CIBT-2996-F776-2		
27 Jan	Deposit: Hall E	+444,488	10,548,848
	The deposit was not posted for 29 days because the second officer was on leave, and the Bank does not post a deposit that carries one officer's initials, however neatly the initials were written. The sum, meanwhile, had been kept inside the lining of a good coat by the depositor, and the Bank does not ask where. Ref. CIBT-2996-E5F0-8		
31 Jan	Interest at 3.40% APY	+28,398	10,577,246
	Interest is rounded in whichever direction leaves the balance a round number, when a round number is within reach. This month it was within reach, and the balance stands at 28,398, which the officer has written out in full with a small flourish under the last digit. Ref. CIBT-2996-7E74-9		

Closing balance, month by month

Highest 17,049,757 s · lowest 10,023,017 s



February 2995 January 2996

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 2996-01