CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 176, Pallas Ring 10

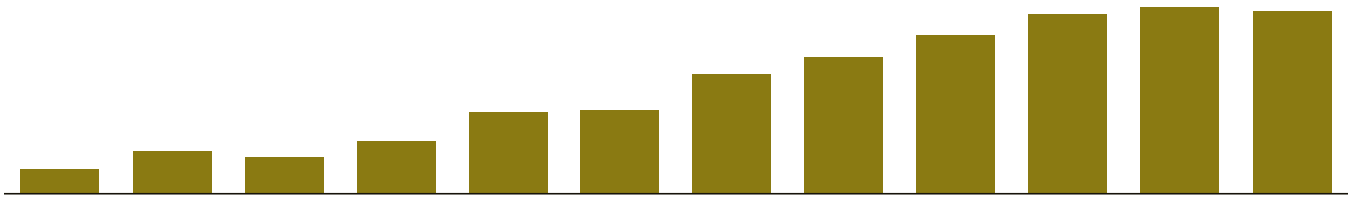
Account 8564-1663-9065
Period 1–31 January 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,072,218 s	**+293,728 s**	**-432,300 s**	**12,933,646 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Payroll credit: St. Catherine Bakeries	+167,743	13,239,961
	The rounding on this wage was done by the employer, not the Bank, and the Bank has accepted it on the principle that a wage knows its own sum better than a clerk does. Ref. CIBT-2999-1566-1		
06 Jan	ATM withdrawal: Montréal Sector	-259,200	12,980,761
	The notes dispensed at Montréal Sector came out in the order St. Catherine Bakeries paid them in, which the machine honoured without question. The officer checked the serial numbers against the wage slip; they matched, and the slip has been filed under both names. Ref. CIBT-2999-F43D-2		
07 Jan	Deposit: Hall E	+88,948	13,069,709
	The deposit was keyed with the date of its seal, not the date of its count. The seal is 24 days older, which accounts for the interest, and the interest has been left as it was. Ref. CIBT-2999-3408-8		
11 Jan	ATM withdrawal: Montréal Sector	-172,800	12,896,909
	The 11th withdrawal at Montréal Sector is the one you set up as a recurring instruction. The machine asks you to confirm it each time, which you do, and the sum has not varied by a single day in all that time. Ref. CIBT-2999-813B-3		
23 Jan	Slippage fee (Montréal Sector, 1 transfers)	-300	12,896,609
	The same 1 crossings are charged each month, and each month the Bank adds one more item to the list of things it might have charged for and did not. The list is kept in the back office and is now longer than the statement it supports. Ref. CIBT-2999-79FC-0		
31 Jan	Interest at 3.40% APY	+37,037	12,933,646
	Once a year, on the 31st, you take the whole year's interest out in coins and put it back before the counter closes. The officer records this as one transaction, which it is in every respect except the paperwork. Ref. CIBT-2999-54AF-1		

Closing balance, month by month

Highest 13,072,218 s · lowest 7,032,406 s



February 2998 January 2999

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 2999-01