CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Quill Umberfield
Unit 83, Pallas Ring 10

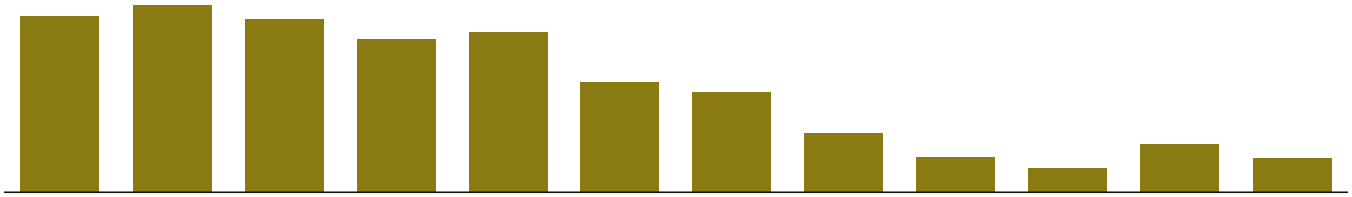
Account 8564-1663-9065
Period 1–31 January 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,121,280 s	**+207,753 s**	**-437,786 s**	**13,891,247 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Slippage fee (Montréal Sector, 6 transfers)	-1,800	14,119,480
	The clock in the window at Hall E runs 47 seconds behind the relay's, which you have timed every month since 3012 and reported in writing. The Bank has charged your fee on the window's figure, and the window clock has been set to agree with the Bank, which is the only instance in the file of a clock taking advice. Ref. CIBT-3013-EB7D-7		
13 Jan	ATM withdrawal: Montréal Sector	-259,200	13,860,280
	Machines at Montréal Sector round dispensing to the nearest 59 seconds, which makes the cash-time look neater than the balance it came from. The 0.953 difference is held in the machine's reserve and paid out to whichever depositor next asks for it. Ref. CIBT-3013-B0DF-1		
14 Jan	Transfer to own account: Montréal Sector	-176,786	13,683,494
	The sundry waited 28 days while the one officer able to approve it was on a course in approving sundries. The officer passed, and the sundry was approved the same afternoon on the strength of the course. Ref. CIBT-3013-3B74-3		
21 Jan	Payroll credit: St. Catherine Bakeries	+167,743	13,851,237
	Pay from St. Catherine Bakeries was rounded down to the whole day, as the rounding rule requires for salary paid in days. The 0.973 left over has been carried to next month's statement, where it will be rounded again. Ref. CIBT-3013-8975-0		
31 Jan	Interest at 3.40% APY	+40,010	13,891,247
	The statement for this period showed the interest twice, once on the line for the month and once in the carried-forward balance. The carried-forward line was in error and has been removed. The interest was paid once, as it always is. Ref. CIBT-3013-AFD6-6		

Closing balance, month by month

Highest 16,369,743 s · lowest 13,733,106 s



February 3012 January 3013

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 3013-01