CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 191, Pallas Ring 10

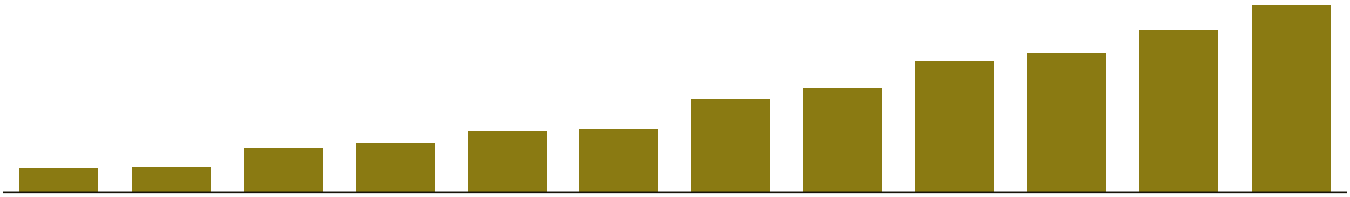
Account 8564-1663-9065
Period 1–31 January 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,516,815 s	**+1,495,875 s**	**-433,200 s**	**20,579,490 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Deposit: Hall E	+1,272,835	20,789,650
	You deposit on the first Tuesday after a sum falls due, and you always leave one sol in the account so that the slip is never empty. The Bank has come to regard that sol as yours and has not asked you to take it out. Ref. CIBT-3014-C20C-2		
04 Jan	Payroll credit: St. Catherine Bakeries	+167,743	20,957,393
	Your wages from St. Catherine Bakeries have been paid into this account since 3011, and the amount has moved twice, once up and once up again. The Teller has noticed the pattern and has declined to say whether she expects it to continue, which she considers a matter for the employer. Ref. CIBT-3014-DE41-8		
09 Jan	ATM withdrawal: Mars Station	-259,200	20,698,193
	The cash-time withdrawal of 259,200 s (3 Standard days) was first keyed one place out by the machine. The error was caught before posting, and the line shows the correct sum, checked by the Bank and not by the machine. Ref. CIBT-3014-B8F8-8		
21 Jan	Slippage fee (Mars Station, 2 transfers)	-1,200	20,696,993
	Crossings to Callisto are charged by the Callisto day, which is long enough that 2 transfers sent on one morning are charged against three different Standard weekdays. The relay's operator asks that this be read as a description and not a complaint. Ref. CIBT-3014-8FA0-9		
23 Jan	ATM withdrawal: Mars Station	-172,800	20,524,193
	You fold each receipt from Mars Station into quarters before you walk away. By the end of the year the Bank has a neat square for every month, which the officer keeps in the drawer for want of a better place. Ref. CIBT-3014-CF85-6		
31 Jan	Interest at 3.40% APY	+55,297	20,579,490
	Your bonus from St. Catherine Bakeries was credited to this account as interest rather than pay, because the payroll office could not decide which box to tick. The Bank has been asked to treat it as pay for the tax and as interest for the rest, and has said it will think about it. Ref. CIBT-3014-4FCC-6		

Closing balance, month by month

Highest 20,579,490 s · lowest 13,414,567 s



February 3013 January 3014

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 3014-01