CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 94, Pallas Ring 10

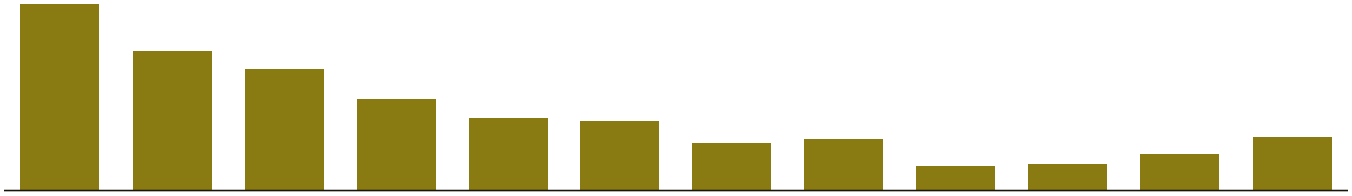
Account 8564-1663-9065
Period 1–31 January 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
9,989,122 s	**+1,001,612 s**	**-433,800 s**	**10,556,934 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Payroll credit: St. Catherine Bakeries	+167,743	10,156,865
	The Mars office of St. Catherine Bakeries sends its wage on the morning of the Mars day, so the figure is calculated before the work it pays for is finished. The Bank has entered it under a heading marked forecast, and the forecast has so far been right. Ref. CIBT-3020-0177-4		
10 Jan	Slippage fee (Montréal Sector, 2 transfers)	-1,800	10,155,065
	The short route was closed for 30 Standard days, so your 2 transfers went the long way round at no extra charge, the Bank having decided the long way was its own fault. Ref. CIBT-3020-7BFC-5		
27 Jan	ATM withdrawal: Montréal Sector	-172,800	9,982,265
	The Mars Station machine recorded this withdrawal on the local sol and the branch on the Standard day. The two were reconciled by hand, and the cash was paid once, in full days. Ref. CIBT-3020-FC96-5		
30 Jan	ATM withdrawal: Montréal Sector	-259,200	9,723,065
	A line on your last statement dated this withdrawal to the day before, because the machine's clock had been set by hand after a fault. It was made on the day shown here. The machine has been set to agree with the branch clock, which took the custodian 30 Standard days and a ladder. Ref. CIBT-3020-E27F-1		
30 Jan	Deposit: Hall E	+805,567	10,528,632
	The slip shows your first initial where the last should be. The Bank has corrected the name and kept the wrong initial in the margin, where it is correct for another holder who banks here. Ref. CIBT-3020-A05F-3		
31 Jan	Interest at 3.40% APY	+28,302	10,556,934
	A carrier on the Montréal Sector run delivered the rate notice 29 days after the rate took effect. The notice was posted at Hall E the morning it arrived, and the rate is applied from its effective date, since the carrier's lateness is not the account's to pay for. Ref. CIBT-3020-D0F2-3		

Closing balance, month by month

Highest 15,209,232 s · lowest 9,549,907 s



February 3019 January 3020

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 3020-01