CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 91, Pallas Ring 10

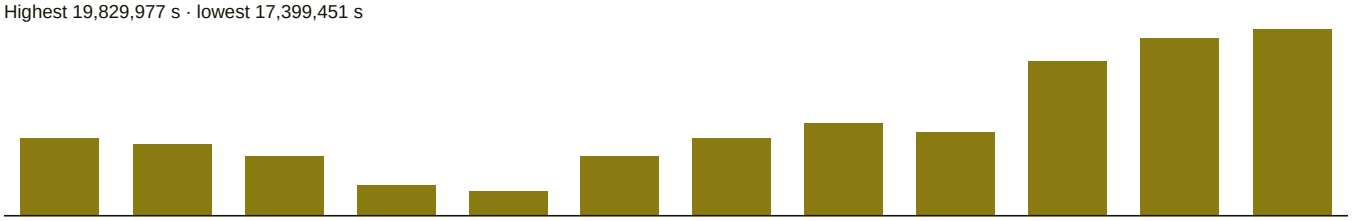
Account 8564-1663-9065
Period 1–31 January 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,687,793 s	**+575,984 s**	**-433,800 s**	**19,829,977 s**

Date	Description	Amount (s)	Balance (s)
15 Jan	Payroll credit: St. Catherine Bakeries	+167,743	19,855,536
	The St. Catherine Bakeries pay was held 29 days at the Titan office because the desk had closed for the afternoon. The period it covered was the one you were paid for, and the wait belongs to the office, not to you. Ref. CIBT-3029-474A-0		
18 Jan	Deposit: Hall E	+352,459	20,207,995
	Rounding rule: deposits in cycles are rounded to the nearest whole unit, and a deposit of less than half a unit is not rounded at all. This one was less than half, which is how it comes to appear as 0.966 and not as nothing. Ref. CIBT-3029-0CD0-7		
19 Jan	ATM withdrawal: Titan	-259,200	19,948,795
	The withdrawal left Titan before its clock had turned over, so the Bank has paid one extra cycle-second to balance the day. It is shown on the line and is the only one owed there this year. Ref. CIBT-3029-3757-0		
20 Jan	ATM withdrawal: Titan	-172,800	19,775,995
	Standing cash withdrawal at Titan, 172,800, taken on the 20th of each month since 3027. The machine has been stocked for it since then, and the concourse officer leaves the notes at the top of the tray. Ref. CIBT-3029-6890-1		
25 Jan	Slippage fee (Titan, 6 transfers)	-1,800	19,774,195
	The slippage for this period is 0.30 s per Standard day. The officer at the window reads the figure out in the tone of someone giving the forecast for a world where the weather never changes. Ref. CIBT-3029-42F7-3		
31 Jan	Interest at 3.40% APY	+55,782	19,829,977
	The rate was keyed one place wrong at Titan and corrected on the next morning's run. The interest for the period is the corrected sum, shown on this line, and nothing further is owed. Ref. CIBT-3029-E2A0-8		

Closing balance, month by month

Highest 19,829,977 s · lowest 17,399,451 s



February 3028 January 3029

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 3029-01