CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Kofi Prendergast
Unit 289, Pallas Ring 10

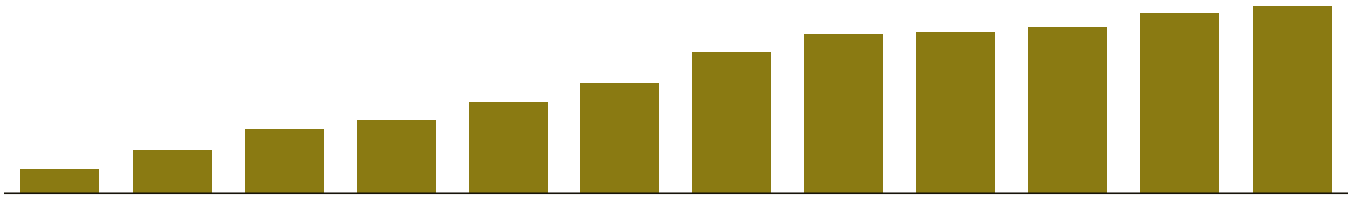
Account 8564-1663-9735
Period 1–31 January 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
608,424,118 s	**+13,791,086 s**	**-174,600 s**	**622,040,604 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	ATM withdrawal: Lagos Sector	-172,800	608,251,318
	A request for an amount that is not a whole day is dispensed to the lower unit, and the remainder is kept as a credit to be collected at the next counter. The credit of 0.953 of a day is shown below and will be rounded again at that time. Ref. CIBT-2986-23AE-2		
10 Jan	Slippage fee (Lagos Sector, 3 transfers)	-1,800	608,249,518
	You always send the second transfer before the first has landed, so the relay must decide which one to charge. It charges the second, which is the one you were not expecting to pay for. Ref. CIBT-2986-0E1E-2		
12 Jan	Payroll credit: Harbourfront Shipping	+2,205,779	610,455,297
	The amount is less than last month, since Harbourfront Shipping has moved part of its payroll to Lagos Sector, where it is paid in days and converted on arrival. Ref. CIBT-2986-0E51-6		
18 Jan	Deposit: Hall E	+9,557,227	620,012,524
	The Bank does not take fractions of a second on deposit. The 0.955 that came in with your envelope has been kept by the counter, and the officer has noted it on the slip in pencil, as a courtesy. Ref. CIBT-2986-C137-9		
31 Jan	Interest at 4.00% APY	+2,028,080	622,040,604
	Your staff bonus from Harbourfront Shipping came into this account as interest on the 31st, not as pay, and the interest on the bonus was credited from the day the bonus was meant to arrive. Ref. CIBT-2986-7617-0		

Closing balance, month by month

Highest 622,040,604 s · lowest 307,041,661 s



February 2985 January 2986

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 1663-9735 2986-01