CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Kofi Prendergast
Unit 153, Pallas Ring 10

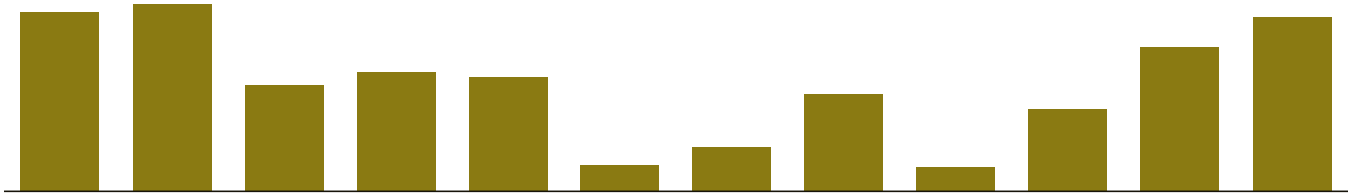
Account 8564-1663-9735
Period 1–31 January 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
500,044,908 s	**+6,472,192 s**	**-347,400 s**	**506,169,700 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	ATM withdrawal: Oakland Sector	-259,200	499,785,708
	You draw 3 Standard days at Oakland Sector on the 6th of each month, and the receipt reads "as before." The machine has printed those two words since 2999, and you have never once asked it for more. Ref. CIBT-3000-F94A-9		
10 Jan	Slippage fee (Oakland Sector, 6 transfers)	-1,800	499,783,908
	Your 6 transfers include one sent to Oakland Sector from Harbourfront Shipping's own account, at the employer's request. The fee is charged to you because the transfer carried your reference, and the employer has been asked to change it. Ref. CIBT-3000-82B9-4		
18 Jan	Deposit: Hall E	+2,599,597	502,383,505
	Harbourfront Shipping sends its share of the deposit in one envelope with the wages stub folded across the front, so the Teller reads the stub before the slip. She now asks for the stub first, out of courtesy to the sum. Ref. CIBT-3000-C77E-1		
28 Jan	Payroll credit: Harbourfront Shipping	+2,205,779	504,589,284
	Audit note on the wages: Harbourfront Shipping paid 7 months in advance in 2998, and the advance is recorded against the months it covers. The auditors ask that it not be reckoned a loan, since no interest was asked. Ref. CIBT-3000-A049-7		
29 Jan	ATM withdrawal: Oakland Sector	-86,400	504,502,884
	A draw of One Standard day was refused at Oakland Sector for a reason the machine gave in full and in its own words, which are kept in the file. The sum was drawn at Hall E the next morning without difficulty. Ref. CIBT-3000-00AD-4		
31 Jan	Interest at 4.00% APY	+1,666,816	506,169,700
	You asked for the interest to be paid at one step above the posted rate, on the grounds that you had seen the step on a staircase at Oakland Sector. The Bank has declined, on the grounds that interest does not climb. Ref. CIBT-3000-4B53-7		

Closing balance, month by month

Highest 508,733,276 s · lowest 475,686,652 s



February 2999 January 3000

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 3000-01