CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Kofi Prendergast
Unit 263, Pallas Ring 10

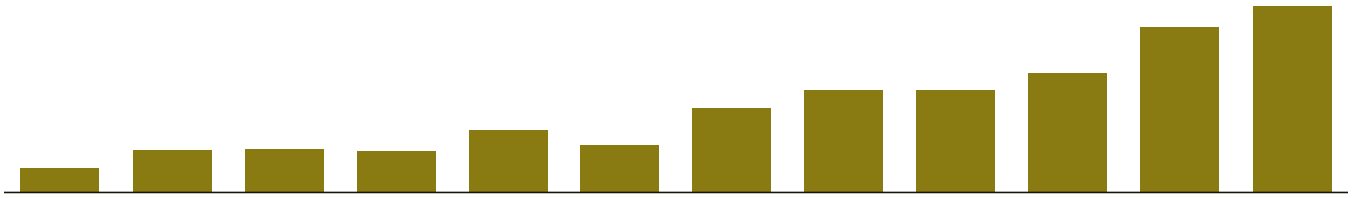
Account 8564-1663-9735
Period 1–31 January 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
412,029,554 s	**+15,418,158 s**	**-91,800 s**	**427,355,912 s**

Date	Description	Amount (s)	Balance (s)
08 Jan	ATM withdrawal: Venus	-86,400	411,943,154
	Your employer's leave policy allows 31 days' absence each year for any withdrawal made across a clock boundary. Your withdrawal at Venus is recorded under it, and the officer at Hall E has been asked to confirm that it was not a holiday. Ref. CIBT-3015-D011-5		
08 Jan	Deposit: Hall E	+11,838,948	423,782,102
	The deposit came to 11,838,948 with 0.965 of a second left in the envelope's own calculation. The Bank has declined to refund it on the grounds that it was never yours to lose. The officers regard the decision as fair, and have said so in writing. Ref. CIBT-3015-E099-2		
17 Jan	Payroll credit: Harbourfront Shipping	+2,205,779	425,987,881
	Harbourfront Shipping rounds your wage to the nearest five seconds, as it always has, because its office was founded by a clerk who could not abide a remainder. The remainder of 0.982 has been sent on to the Bank's reserve, which did not ask for it and has not sent it back. Ref. CIBT-3015-7C6A-2		
17 Jan	Slippage fee (Venus, 9 transfers)	-5,400	425,982,481
	The Venus branch reckons slippage in the local days and passes the result on unrounded. The Head Office rounds it to the second. The branch has asked for the rounding to be stated on the statement, and it has been, in small type. Ref. CIBT-3015-1D65-5		
31 Jan	Interest at 4.00% APY	+1,373,431	427,355,912
	The interest was posted 29 days after the period closed, because the Venus relay was checking a leap it had been told about in writing and had decided to verify for itself. The check was completed on the 31st, and the posting was made in full. Ref. CIBT-3015-6948-0		

Closing balance, month by month

Highest 427,355,912 s · lowest 308,238,860 s



February 3014 January 3015

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 3015-01