CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Rhea Yeboah-Quaresma
Unit 96, Pallas Ring 10

Account 8564-5022-9708
Period 1–31 January 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
0 s	**+1,412,690 s**	**-315,445 s**	**1,097,245 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Slippage fee (Luna, 5 transfers)	-3,000	-3,000
	Fees are charged on seconds lost, but the posted rate is quoted per minute. The statement converts the one into the other at the close of the period, and this month the conversion came to 3,000 s, rounding included. Ref. CIBT-3000-27EE-8		
15 Jan	Temporal Health Plan	-43,077	-46,077
	Your reimbursement for 7 sessions at Luna was held for 31 days, because the provider's confirmation had to be signed by a second clinician, who was at a conference for most of that week. Ref. CIBT-3000-3C17-7		
20 Jan	Mech Veterans' Time Pension	+61,595	15,518
	One 0.953 of each Time Pension has been directed to the Memory Vault, as you instructed in 3000, and the Vault's receipt is filed with this statement for your records. Ref. CIBT-3000-720B-4		
21 Jan	Transfer to joint account	-96,568	-81,050
	The joint standing order was held in the relay's outbound bin, awaiting collection while the Bank waited for the two holders to agree which of them would sign the form. They agreed on the 21st, and each signed the other's half. Ref. CIBT-3000-365A-8		
23 Jan	Deposit: Hall E	+1,190,149	1,109,099
	An unlabelled second was found in the envelope with your deposit and has been credited to the Bank's suspense account, which keeps such items for this purpose. Your deposit itself is credited in full. Ref. CIBT-3000-CD19-6		
26 Jan	ATM withdrawal: Luna	-172,800	936,299
	The remainder of 172,800 was returned to your balance, rounded half a second either way, and the half recorded. The difference is smaller than a breath and is not shown on the receipt. Ref. CIBT-3000-C075-8		
29 Jan	Payroll credit: Brymar College	+160,946	1,097,245
	The wage from Brymar College lands at Hall E a few minutes before the business day opens, and the same officer logs it every month. The Bank has noticed the pattern and has not thought it needed a name. Ref. CIBT-3000-6399-4		
31 Jan	Interest at 3.60% APY	+0	1,097,245
	Interest under one second in a period is not paid out but added to the rounding account, which has never been drawn on and is not expected to be. This period's figure fell short of a whole second by a fraction, and the fraction has been kept there on your behalf. Ref. CIBT-3000-F66C-0		

Closing balance, month by month

Highest 1,097,246 s · lowest 1,097,245 s

January 3000	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 5022-9708 3000-01