CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Kofi Oyelaran
Unit 9, Pallas Ring 10

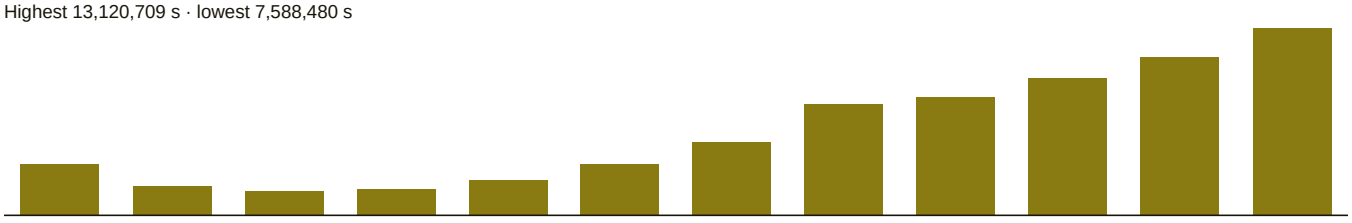
Account 8564-5372-7708
Period 1–31 January 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,147,491 s	**+1,014,065 s**	**-40,847 s**	**13,120,709 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Temporal Health Plan	-39,047	12,108,444
	The cover was in force throughout, but the claim was held 29 days because the provider was waiting for a second opinion on the first, which was given the day after it was needed. Both opinions are on file, and both were correct in their own week. Ref. CIBT-3022-9A94-0		
22 Jan	Mech Veterans' Time Pension	+53,079	12,161,523
	The relay at L4 Habitat carried the pension a day short of its route, to a town of the same name, and it was 30 days coming back. You are not charged for a payment that has been sent to the wrong town, as it was not yours to be charged for. Ref. CIBT-3022-47C5-6		
22 Jan	Deposit: Hall E	+799,280	12,960,803
	Every envelope you deposit is sealed before it reaches the counter, and each is opened in the order you sealed it. The officers record you as the most orderly holder on file. Ref. CIBT-3022-FE52-1		
24 Jan	Slippage fee (L4 Habitat, 6 transfers)	-1,800	12,959,003
	A return crossing from Hall E to L4 Habitat and back again is charged once and not twice, because the second leg runs on the same clock as the first. The Bank has been asked to say so in writing, and has done so. Ref. CIBT-3022-DBBC-6		
30 Jan	Payroll credit: Harbourfront Shipping	+113,117	13,072,120
	The slippage fee of 0.30 has been waived on this credit from Harbourfront Shipping, the remitter and this branch having been on the same second for the whole transfer. A waiver of this kind is noted in the ledger and is not a precedent. Ref. CIBT-3022-1C4D-5		
31 Jan	Interest at 4.80% APY	+48,589	13,120,709
	The statement shows interest to the second. The balance itself is held to the tenth, so the figure printed is a rounding of the figure used. The difference goes to the Bank's favour in each month and to yours in each year, which is the arrangement the Bank describes as balanced. Ref. CIBT-3022-349F-9		

Closing balance, month by month

Highest 13,120,709 s · lowest 7,588,480 s



February 3021 January 3022

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 5372-7708 3022-01