CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Hightower
Unit 157, Pallas Ring 10

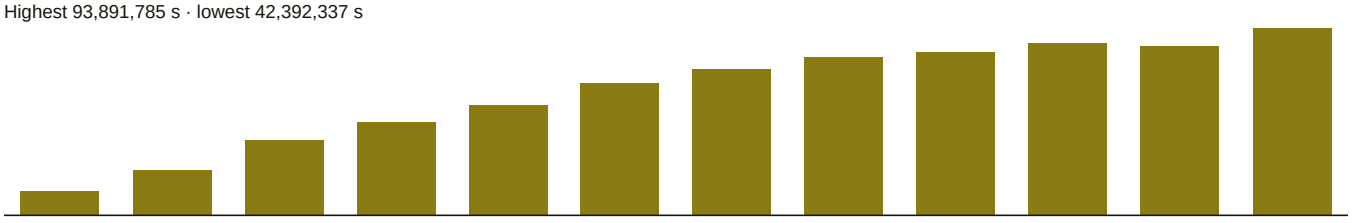
Account 8564-5501-1663
Period 1–31 January 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
88,407,460 s	**+6,125,698 s**	**-641,373 s**	**93,891,785 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Turbulence Cover	-18,481	88,388,979
	Turbulence Cover pays for the delay as the carrier recorded it, not as the passenger lived it. The passenger's wait was 30 Standard days long, the carrier's log was 50 minutes, and the claim was paid on the log. Ref. CIBT-3020-E1B1-0		
09 Jan	ATM withdrawal: Delhi Sector	-259,200	88,129,779
	Montréal Sector Transit has set your withdrawal limit at 3 Standard days a day since 3018, at its own request and for reasons it has not shared. The limit is printed on each receipt beside your name, as it has been from the start. Ref. CIBT-3020-0D7B-4		
20 Jan	Transfer to joint account	-362,192	87,767,587
	Lumi Abernethy banks on Delhi Sector, where the day is longer than ours, so the joint account's transfers arrive 29 days apart. Both are correct; the later one is dated on the day the Head Office received it, which the officer on Delhi Sector does not recognise. Ref. CIBT-3020-F159-6		
26 Jan	Deposit: Hall E	+5,823,640	93,591,227
	Deposit at the Hall E counter. The Teller notes that the notes were the same colour as the last ones, and has decided not to ask whether they were the same notes. Ref. CIBT-3020-3D88-8		
30 Jan	Slippage fee (Delhi Sector, 5 transfers)	-1,500	93,589,727
	On the first morning of each Standard week you lay your transfers out on the counter in the order you mean to send them, then send them in reverse. The relay has been told the order, but has not been told the reason, and the reason has never been requested. Ref. CIBT-3020-1DFB-0		
31 Jan	Interest at 4.10% APY	+302,058	93,891,785
	The posting of interest on the 31st was delayed while the clerk at Delhi Sector confirmed the sum by relay, twice, and then by letter, which took the figure the best part of a day to travel. It arrived with the same seconds it left with. Ref. CIBT-3020-2312-7		

Closing balance, month by month

Highest 93,891,785 s · lowest 42,392,337 s



February 3019 January 3020

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 5501-1663 3020-01