CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Calla Eversley
Unit 340, Pallas Ring 10

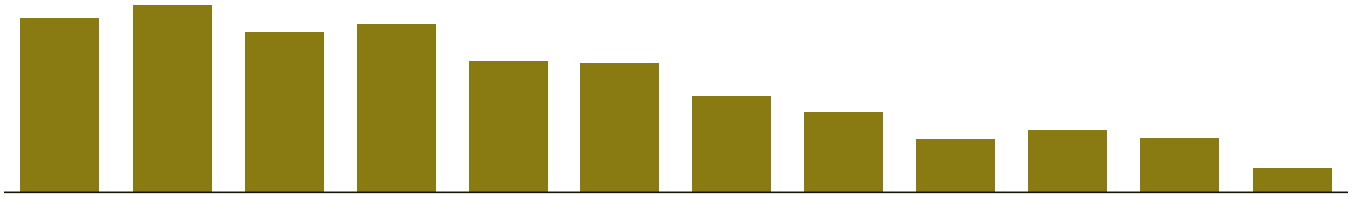
Account 8564-6280-8564
Period 1–31 December 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
26,091,956 s	**+228,209 s**	**-1,637,758 s**	**24,682,407 s**

Date	Description	Amount (s)	Balance (s)
06 Dec	Slippage fee (Io, 5 transfers)	-3,000	26,088,956
	Each month the same 5 transfers leave Hall E for Io on the same standing order, and each pays the same fee. The statement repeats it below in a column that has never once needed correcting. Ref. CIBT-3003-C0E1-1		
14 Dec	ATM withdrawal: Io	-172,800	25,916,156
	Your receipt from Io reads 172,800 and the balance reads 2 Standard days, and the Bank has been asked which of the two you intended to take. You took the second, and the first has been struck as a figure the machine was too keen to print. Ref. CIBT-3003-C8BA-2		
15 Dec	Payroll credit: Phobos Drydock	+136,888	26,053,044
	Under the rounding rule each wage is paid to the whole cycle and the remainder is carried forward. The remainders add up through the year, and in the twelfth month they come to one whole cycle, which is credited with the December wage. Yours came to 0.961 in December, shown on the line below. Ref. CIBT-3003-D4FF-8		
22 Dec	Transfer to own account: Io	-1,360,581	24,692,463
	Sundries are rounded to the whole cycle at the branch that raises them, not the branch that pays them. The difference is shown on its own line, labelled with the name of the desk that was closed at the time. Ref. CIBT-3003-76DB-1		
24 Dec	ATM withdrawal: Io	-86,400	24,606,063
	Phobos Drydock asked the office at Io to keep the machine stocked on the 24th, and it has been stocked on that day ever since. Your withdrawals on that date are the only ones the Bank has been asked to schedule around, and it has done so without comment. Ref. CIBT-3003-41B3-6		
29 Dec	Turbulence Cover	-14,977	24,591,086
	The delay was caused by a second carrier taking its turn at the quay, a courtesy the first carrier had not been told about. The claim is paid to the first carrier, which has passed it on with an apology. Ref. CIBT-3003-4835-0		
31 Dec	Interest at 4.20% APY	+91,321	24,682,407
	The page showing the 31st interest was bound in from a later edition of the schedule, which gives the rate a different place in the table. The schedule has been pulled and the page replaced; the sum stands, and the depositor is asked to keep the later edition, which is correct about everything except the page number. Ref. CIBT-3003-EE6C-7		

Closing balance, month by month

Highest 32,383,578 s · lowest 24,682,407 s



January 3003 December 3003

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  6280-8564  3003-12`