CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wim Thistlewood
Unit 200, Pallas Ring 10

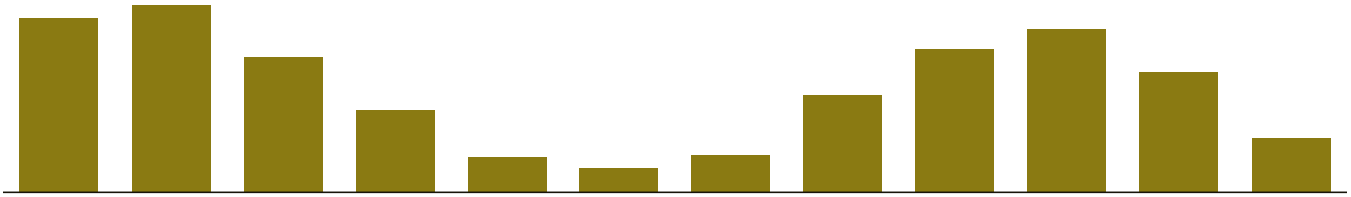
Account 8564-6418-1663
Period 1–31 January 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
23,003,165 s	**+291,595 s**	**-3,102,991 s**	**20,191,769 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Mech Veterans' Time Pension	+46,270	23,049,435
	You pay the fee for the annual certificate of entitlement in coins, counted out at the Hall E window one at a time. The count takes several minutes, and the certificate is issued in the same minutes, which the officer regards as a good use of both. Ref. CIBT-3029-DDCE-8		
04 Jan	Transfer to own account: Io	-2,840,791	20,208,644
	A charge for a mail-pouch seal at Hall E was applied to the wrong box in error. The seal was never used, and the pouch has been returned to the stores in good condition, with a note. Ref. CIBT-3029-9E54-7		
12 Jan	Payroll credit: the Lagrange Four Commissary	+157,977	20,366,621
	The Teller has put a small cross beside the figure and written beside it, in pencil, "as expected". This is how she signs off the staff wages each month. Ref. CIBT-3029-429F-5		
17 Jan	Slippage fee (Io, 5 transfers)	-3,000	20,363,621
	Slippage from Io is charged on the local clock, which runs at its own rate, so the 3,000 s on this statement is the local figure. The Teller has converted it to the Standard figure, and the conversion is shown in brackets. Ref. CIBT-3029-A48F-9		
18 Jan	New Time™ exchange	+3,004	20,366,625
	The fee on this exchange was waived because the envelope was handed across on the staircase and not at the counter. The office has never found a rule that charges for a staircase, and has not looked hard for one. Ref. CIBT-3029-50B4-5		
25 Jan	Memory Vault: box 57-617, quarter	-259,200	20,107,425
	Box 57-617 is held at the Io sub-level, and its rental is calculated in that world's cycles and converted at the posted rate. The conversion has been checked against Head Office and agrees to the second. Ref. CIBT-3029-C68A-8		
31 Jan	Interest at 4.40% APY	+84,344	20,191,769
	You have collected the interest statement in person on the first working day of every period since 3028, and the officer now sets the envelope out before you arrive. Nothing about the envelope has changed, which the officer says is how you like it. Ref. CIBT-3029-5589-5		

Closing balance, month by month

Highest 25,870,068 s · lowest 18,910,741 s



February 3028 January 3029

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 6418-1663 3029-01