CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Ines Northcott
Unit 376, Pallas Ring 10

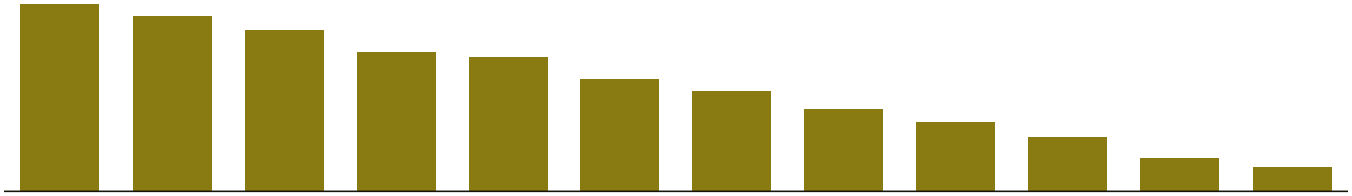
Account 8564-6777-8564
Period 1–31 January 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
35,213,106 s	**+488,945 s**	**-1,583,719 s**	**34,118,332 s**

Date	Description	Amount (s)	Balance (s)
08 Jan	ATM withdrawal: Titan	-259,200	34,953,906
	The fraction 0.983 is held over until your next visit, when the machine will remember it and the Bank will not. The Teller regards this as the right division of labour. Ref. CIBT-2995-A1AD-4		
11 Jan	Mech Veterans' Time Pension	+103,086	35,056,992
	The Office's clock that governs the payment morning was found on the 11th to be a week behind the calendar. The payments went out on the right morning anyway, and the clock has been reset out of respect. Ref. CIBT-2995-0AEC-6		
13 Jan	Payroll credit: the Authority Records Office	+247,942	35,304,934
	Your wage from the Authority Records Office is paid on the last working day, but the firm keeps a second pay day for its own accounts. On that day it sends the Bank a slip with nothing on it but the words "for your records", and the slip is filed with your records. Ref. CIBT-2995-48CC-9		
15 Jan	Transfer to own account: Titan	-1,321,819	33,983,115
	Sundry items are rounded up to the next whole cycle when they are small and down when they are large, on the principle that a small debt should grow and a large one shrink. This one was small, and has grown by 0.982. Ref. CIBT-2995-DA29-7		
23 Jan	Slippage fee (Titan, 3 transfers)	-2,700	33,980,415
	Your 3 transfers waited 28 Standard days at the Titan relay, which had decided to hold all crossings until its clock had been checked against a second clock. The second clock was found in a drawer, the transfers were released, and the fee is charged for the crossings and not for the drawer. Ref. CIBT-2995-1AD1-8		
31 Jan	Interest at 4.70% APY	+137,917	34,118,332
	On the Titan side of the account the interest is computed on the local clock and carried across by relay, so the balance here is always a little younger than the one there. The Bank has been asked to age it, and has declined, on the grounds that interest does not age. Ref. CIBT-2995-B86A-8		

Closing balance, month by month

Highest 53,286,744 s · lowest 34,118,332 s



February 2994 January 2995

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 6777-8564 2995-01