CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Vesna Oyelaran
Unit 33, Pallas Ring 10

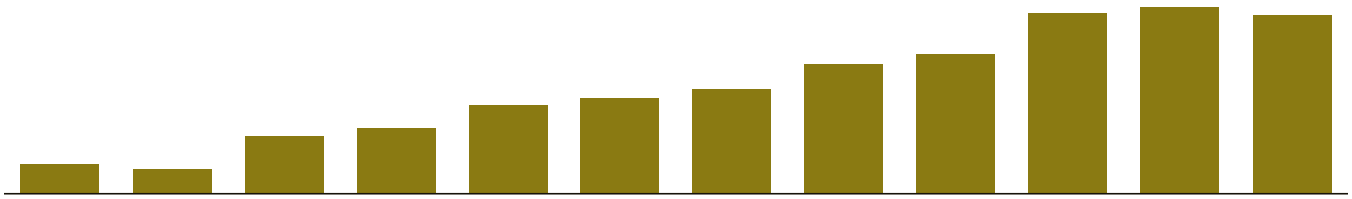
Account 8564-6899-8708
Period 1–31 January 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
47,846,136 s	**+459,464 s**	**-1,241,810 s**	**47,063,790 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Payroll credit: the Europa Ice Authority	+272,067	48,118,203
	The rounding rule for the Europa Ice Authority wages is applied after the receiving charge, not before it. The Bank has been asked to reverse the order twice and has declined both times. This month the difference is 1,800 seconds. Ref. CIBT-3012-91D2-2		
07 Jan	Transfer to own account: Io	-855,443	47,262,760
	Rounding of 855,443 on the transfer to Io. The branch rounds in the customer's favour where it can and in the Bank's favour where it cannot. On this occasion it could. Ref. CIBT-3012-A36E-7		
18 Jan	ATM withdrawal: Io	-172,800	47,089,960
	No charge is made for the 51 minutes this withdrawal spent at Io while the cash was counted by a clerk who had not been told it was coming. The minutes belong to the clerk, and the Bank has noted that they are not yours to pay for. Ref. CIBT-3012-669B-9		
21 Jan	ATM withdrawal: Io	-172,800	46,917,160
	Your withdrawal was posted at 172,800, the figure the machine displayed, though it had in fact paid out 0.960 cycle less. The difference was returned on the 21st, and the line now shows what was paid. Ref. CIBT-3012-2127-2		
23 Jan	Temporal Health Plan	-40,767	46,876,393
	Your premium of 40,767 arrived on the 23rd, exactly the sum due and nothing over. The plan's officer notes that few members keep this habit, and that it makes the monthly reconciliation pleasant. Ref. CIBT-3012-FE64-3		
31 Jan	Interest at 4.70% APY	+187,397	47,063,790
	The first second of each month's interest is paid to the florist at Hall E, by a standing instruction you gave in 3011. The florist sends a card with the flowers, and the Bank has never been asked to read it. Ref. CIBT-3012-5850-8		

Closing balance, month by month

Highest 47,846,136 s · lowest 31,660,827 s



February 3011 January 3012

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 6899-8708 3012-01