CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Ines Castellane
Unit 113, Pallas Ring 10

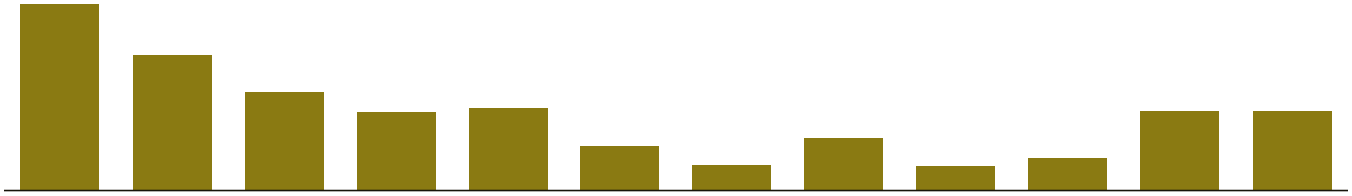
Account 8564-7283-1663
Period 1–31 January 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
31,963,156 s	**+232,394 s**	**-213,188 s**	**31,982,362 s**

Date	Description	Amount (s)	Balance (s)
14 Jan	ATM withdrawal: Callisto	-86,400	31,876,756
	A 0.30 s charge was struck from the 14th withdrawal, the withdrawal having been made from the machine by the lifts and not the one by the window. The cash was correct, the machine was not, and the Bank has decided to bill the machine instead. Ref. CIBT-3029-F1DD-1		
16 Jan	Turbulence Cover	-11,891	31,864,865
	On Callisto the cover is priced by the local day, which runs 28 hours longer than ours, so a delay that begins at dusk here may begin at breakfast there. The underwriters have asked which day should be used, and have been told both, in turn. Ref. CIBT-3029-BBD4-8		
21 Jan	Transfer to own account: Callisto	-28,497	31,836,368
	A sundry of 0.30 seconds is raised each quarter for the storage of a mandate in the branch annex. The mandate has not been used since 3025, but the storage is charged all the same, as the mandate was never withdrawn. Ref. CIBT-3029-855A-3		
23 Jan	Payroll credit: Kepler Ring Hydroponics	+131,178	31,967,546
	The wage from Kepler Ring Hydroponics for 6 days of overtime was paid in the next period, because the overtime sheet was countersigned 30 days late. The Bank credited the sum on the day it arrived, which was the day after the signature. Ref. CIBT-3029-F94A-0		
30 Jan	ATM withdrawal: Callisto	-86,400	31,881,146
	The Mars Station machine dispenses from a drawer kept at the low-gravity setting, so the notes come out slightly thicker and are counted twice at the window for that reason alone. Ref. CIBT-3029-4398-2		
31 Jan	Interest at 3.80% APY	+101,216	31,982,362
	You ask the Teller at Hall E what your interest is on each visit, and the Teller tells you each time, to the second, without looking at the screen. You have not yet asked how. Ref. CIBT-3029-EBFF-1		

Closing balance, month by month

Highest 35,919,553 s · lowest 29,935,559 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 7283-1663 3029-01