CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Folke Umberfield
Unit 117, Pallas Ring 10

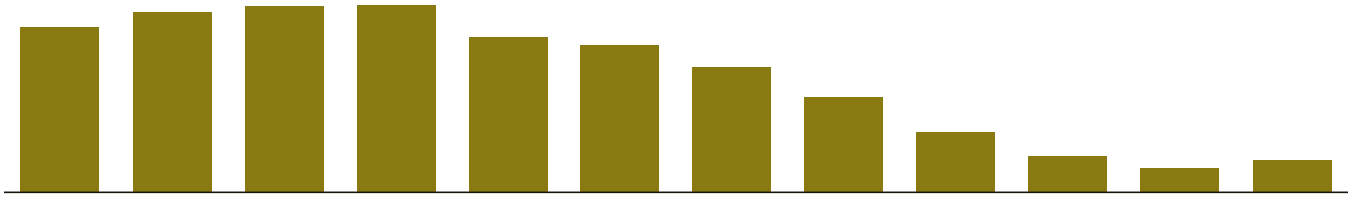
Account 8564-7291-9708
Period 1–31 January 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,308,801,896 s	**+26,705,942 s**	**-4,532,892 s**	**1,330,974,946 s**

Date	Description	Amount (s)	Balance (s)
11 Jan	Turbulence Cover	-24,882	1,308,777,014
	The carrier apologised for the delay before it had begun, and the Bank has filed the apology with the claim. The claim is for 34 minutes and the apology covered the same period, so the claim is paid in full. Ref. CIBT-3029-F9B5-2		
12 Jan	Temporal Health Plan	-24,221	1,308,752,793
	Your premium is drawn in sols on the 12th of each month, as the local rate requires, and converted to seconds at the Head Office the same afternoon. The conversion has come out the same every month since 3024, which the plan describes as its only steady measure. Ref. CIBT-3029-F95B-2		
14 Jan	Memory Vault: box 55-218, quarter	-259,200	1,308,493,593
	The standing order for box 55-218 is paid from 8564-7835-0890. It is one quarter's rent each quarter, and the Vault's file notes that it has never once been short, though nobody can say whether that is luck. Ref. CIBT-3029-438B-1		
19 Jan	ATM withdrawal: Phobos	-172,800	1,308,320,793
	A draw of 2 Standard days was refused at Phobos for a reason the machine gave in full and in its own words, which are kept in the file. The sum was drawn at Hall E the next morning without difficulty. Ref. CIBT-3029-FC0C-8		
20 Jan	Transfer to joint account	-4,051,789	1,304,269,004
	The joint account is kept by two branches on two worlds. Hall E runs the balance in its local day and Phobos runs the other half in its own. Both figures are printed to the same second, the only point on which the two offices have agreed this year. Ref. CIBT-3029-2DE7-8		
28 Jan	Deposit: Hall E	+21,688,869	1,325,957,873
	The Europa Ice Authority deposits its staff surplus at the window in notes it has already counted twice. The Bank counts them a third time out of thoroughness, and finds them as they were when they left the office. Ref. CIBT-3029-DFF5-7		
31 Jan	Interest at 4.60% APY	+5,017,073	1,330,974,946
	The statement shows the interest rounded to the second, though it accrued to the tenth. Your account is credited with the figure shown, and the tenths are the Bank's, as they have always been. Ref. CIBT-3029-3D5C-5		

Closing balance, month by month

Highest 1,747,191,736 s · lowest 1,308,801,896 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 7291-9708 3029-01