CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Calla Fairbrass-Nakashima
Unit 280, Pallas Ring 10

Account 8564-8875-5708
Period 1–31 December 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
724,723,569 s	**+6,103,930 s**	**-27,212,608 s**	**703,614,891 s**

Date	Description	Amount (s)	Balance (s)
01 Dec	ATM withdrawal: L4 Habitat	-172,800	724,550,769
	You were the only person at the L4 Habitat machine on the 1st, and the Teller says you looked as though you had been expecting someone else. The Bank has no record of who, and the Teller has not asked. Ref. CIBT-3014-20A4-5		
03 Dec	Slippage fee (L4 Habitat, 2 transfers)	-1,200	724,549,569
	Crossings to the Moon and to Mars are split between two relays, each taking a share of the seconds. Each transfer is therefore charged twice in small amounts, and the statement adds them into one figure out of kindness. Ref. CIBT-3014-BA08-5		
10 Dec	ATM withdrawal: L4 Habitat	-86,400	724,463,169
	A withdrawal of One Standard day is charged in whole seconds, and the machine rounds each figure up when the fee is worked out, not down. The difference of 2,100 seconds has been charged to you, and the Bank has been unable to find a reason for the rule. Ref. CIBT-3014-2B48-4		
21 Dec	Temporal Health Plan	-39,229	724,423,940
	The claim was paid on the physiotherapist's timekeeping, which runs 0.972 of a second behind the plan's own. The plan has paid the time the physiotherapist wrote down, and has not reopened the question of the second. Ref. CIBT-3014-4A7F-2		
27 Dec	Payroll credit: St. Catherine Bakeries	+3,265,430	727,689,370
	The wage waited 30 days for a supervisor who was on a long shift and could sign only when it ended. The supervisor signed on the 27th, and the credit went out the same hour. Ref. CIBT-3014-CC90-9		
28 Dec	Transfer to own account: L4 Habitat	-26,912,979	700,776,391
	The sundry was rounded to the nearest second, which is the Bank's rule for charges under ten seconds and its custom for the rest. The Teller has checked the rounding and says it is correct, though she would have preferred it to be wrong in your favour. Ref. CIBT-3014-46FF-6		
31 Dec	Interest at 4.70% APY	+2,838,500	703,614,891
	Audit has signed the interest schedule for 3009. It runs to 41 pages and adds up. The auditors ask whether it could be shorter next year, and the Bank has declined to consider the question. Ref. CIBT-3014-672B-5		

Closing balance, month by month

Highest 732,898,535 s · lowest 645,516,414 s



January 3014 December 3014

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  8875-5708  3014-12`