CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Calla Fairbrass-Nakashima
Unit 222, Pallas Ring 10

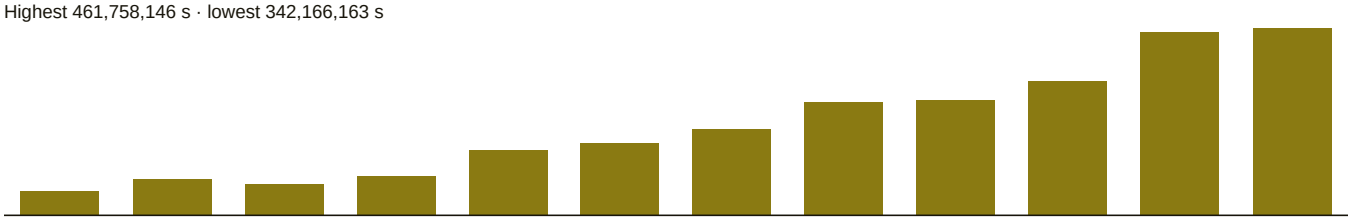
Account 8564-8875-5708
Period 1–31 January 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
459,089,361 s	**+5,063,529 s**	**-2,394,744 s**	**461,758,146 s**

Date	Description	Amount (s)	Balance (s)
08 Jan	ATM withdrawal: Phobos	-172,800	458,916,561
	Your withdrawal at Phobos is the last thing the machine does before the custodian goes off shift, and he waits for it with his coat on. He says it is the only transaction on the concourse he is paid to watch. Ref. CIBT-3022-7439-4		
09 Jan	Temporal Health Plan	-29,494	458,887,067
	You have checked every premium against the plan's own schedule, in pencil, in the margin of the statement you received on the 9th. The plan's officer has asked us to thank you for the check. The margin has been kept, and the figures in it are correct. Ref. CIBT-3022-384B-4		
23 Jan	Payroll credit: St. Catherine Bakeries	+3,265,430	462,152,497
	Wages were counted in sols and paid in whole seconds, the difference being rounded at the official rate on the day of receipt. That rate was not the rate on the day of the work, and the Bank has noted the gap without closing it. Ref. CIBT-3022-BCFA-7		
23 Jan	ATM withdrawal: Phobos	-259,200	461,893,297
	A withdrawal of 3 Standard days is charged in whole seconds, and the machine rounds each figure up when the fee is worked out, not down. The difference of 1,200 seconds has been charged to you, and the Bank has been unable to find a reason for the rule. Ref. CIBT-3022-B01E-1		
28 Jan	Transfer to own account: Phobos	-1,933,250	459,960,047
	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-3022-48BF-3		
31 Jan	Interest at 4.70% APY	+1,798,099	461,758,146
	The statement fee for this period has been waived, and the charge for the paper copy of the interest line with it. You asked for neither. The Bank would rather not be thought mean with a courtesy it was not obliged to offer. Ref. CIBT-3022-0CC7-6		

Closing balance, month by month

Highest 461,758,146 s · lowest 342,166,163 s



February 3021 January 3022

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 3022-01