CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hollis Okonkwo
Unit 31, Pallas Ring 10

Account 8564-9339-1663
Period 1–31 January 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
9,290,673 s	**+2,964,799 s**	**-348,600 s**	**11,906,872 s**

Date	Description	Amount (s)	Balance (s)
11 Jan	ATM withdrawal: Ganymede	-259,200	9,031,473
	The machine printed the wrong 11th on the receipt. The machine has been reset, and the receipt has been filed with the correct date written in the margin beside the wrong one, which the auditors have agreed may stay where it is. Ref. CIBT-3025-67C1-7		
25 Jan	Payroll credit: Ganymede Heights Infirmary	+257,110	9,288,583
	Your pay from Ganymede Heights Infirmary was credited at the Ganymede rate, which a committee on that world sets and which is higher than ours by 0.981 of a cycle. The Bank passes the difference on without a fee, the committee being a customer too. Ref. CIBT-3025-BBB3-1		
27 Jan	Deposit: Hall E	+2,670,527	11,959,110
	You stand with your back to the queue while the Teller counts, facing the door as if you expect someone to come through it. No one has yet come, and the counter has taken to leaving the door on the latch. Ref. CIBT-3025-780A-6		
29 Jan	ATM withdrawal: Ganymede	-86,400	11,872,710
	The receipt was folded into your wallet before it had finished printing. The Teller admires the method without recommending it, and asks that it be recorded as a method. Ref. CIBT-3025-40CF-9		
29 Jan	Slippage fee (Ganymede, 5 transfers)	-3,000	11,869,710
	A fee of less than one second is entered as a dash. The statement reads the dash as nothing; the Bank reads it as a fee not yet due. Ref. CIBT-3025-8FAA-8		
31 Jan	Interest at 4.80% APY	+37,162	11,906,872
	Interest is credited on the first morning of each period at 4.80% APY, and has been since 3024, when the account was opened with a sum nobody has since been able to name. Every second of it has come from the interest, which the Bank describes as the account's only habit. Ref. CIBT-3025-5D15-5		

Closing balance, month by month

Highest 11,906,872 s · lowest 2,258,067 s



September 3024 January 3025

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 9339-1663 3025-01