CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Priya Whitlock
Unit 235, Pallas Ring 10

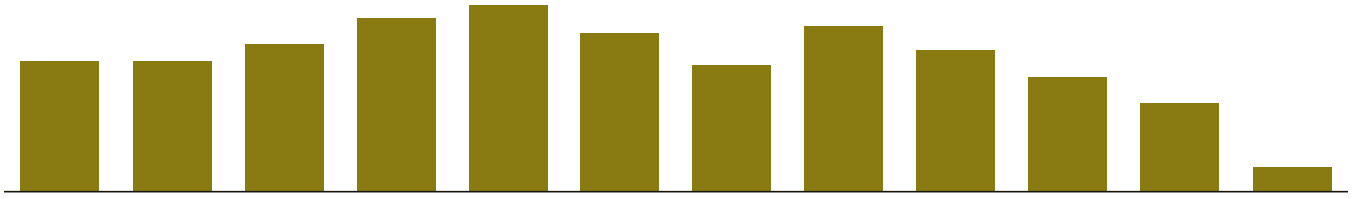
Account 8564-9495-9708
Period 1–31 January 2996
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
57,873,745 s	**+407,167 s**	**-3,085,661 s**	**55,195,251 s**

Date	Description	Amount (s)	Balance (s)
09 Jan	Slippage fee (The Belt, 2 transfers)	-600	57,873,145
	A hum from the relay at The Belt is, the Teller says, the sound of it working hard, and the fee goes up in the week it does so. The Bank has not confirmed the hum but has not disputed the fee. Ref. CIBT-2996-9803-0		
24 Jan	ATM withdrawal: The Belt	-259,200	57,613,945
	Some months the relay takes so long to answer at The Belt that the cash is paid before the question has been finished, and the Bank has no rule about it. Ref. CIBT-2996-3C25-9		
30 Jan	Payroll credit: Harbourfront Shipping	+214,255	57,828,200
	30 Standard days' wages from Harbourfront Shipping, paid in shifts and converted at the posted rate on the day of receipt. The remitter's clock ran 31 seconds ahead of ours during the transfer window; the difference has been absorbed under the Interworld Settlement Arrangement and does not appear as a fee. Ref. CIBT-2996-0B13-2		
30 Jan	Transfer to own account: The Belt	-2,825,861	55,002,339
	The fee was keyed as 0.30 minutes instead of seconds, and the Bank's computer charged it that way for 30 days. The error was found on the 30th and corrected. The refund of the excess has been credited to this line, and the officer notes that the charge was never queried, which is unusual. Ref. CIBT-2996-145A-7		
31 Jan	Interest at 4.00% APY	+192,912	55,195,251
	A balance that earns exactly a whole number of seconds has its interest paid in full, which the Bank notes is rare. This period it did, and the officer has marked the occasion with a tick in the margin. Ref. CIBT-2996-134E-9		

Closing balance, month by month

Highest 62,018,925 s · lowest 55,195,251 s



February 2995 January 2996

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 9495-9708 2996-01