CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Priya Whitlock
Unit 159, Pallas Ring 10

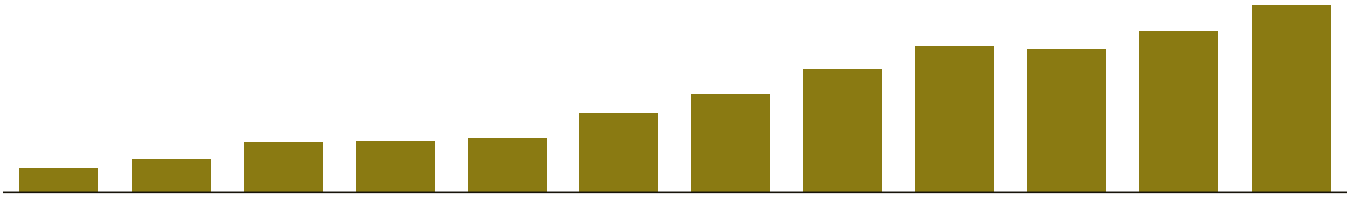
Account 8564-9495-9708
Period 1–31 January 3018
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
47,655,296 s	**+2,422,860 s**	**-262,800 s**	**49,815,356 s**

Date	Description	Amount (s)	Balance (s)
10 Jan	Slippage fee (Luna, 4 transfers)	-3,600	47,651,696
	Slippage is rounded after the currency is converted and not before, a point the Bank's rounding clerk raised in 3017. The relay's operator has not yet accepted it, and each month the two figures differ by 0.975, which both sides agree is small. Ref. CIBT-3018-2FAA-4		
17 Jan	ATM withdrawal: Luna	-172,800	47,478,896
	On Luna the machine pays in whatever coin the local office has in its tray that week. The coin is recorded on your receipt by its weight and its owner, and the Bank has accepted both as sufficient. Ref. CIBT-3018-7F8A-0		
23 Jan	New Time™ exchange	+38,097	47,516,993
	The conversion of 38,097 of New Time™ was rounded to the nearest 11 seconds, the rule that governs wages, although you have no wage on this account. The office describes the rounding as an oversight it has decided to keep. Ref. CIBT-3018-5AC3-0		
28 Jan	Payroll credit: Harbourfront Shipping	+214,255	47,731,248
	Harbourfront Shipping at Luna is paid in seconds and converts its own wages into days before they reach us, in a hand so neat that the Bank has never once needed to check it. The office asks only that its sums be read from the top. Ref. CIBT-3018-F844-4		
28 Jan	ATM withdrawal: Luna	-86,400	47,644,848
	The cash-time machine at Luna pays out only in whole days, so the 0.988 left over stays in the account and appears on the next line as a credit. Nothing is owed on the remainder, which may be spent or left where it is. Ref. CIBT-3018-DCEF-8		
28 Jan	Deposit: Hall E	+2,011,658	49,656,506
	The Teller says the coins came in a biscuit tin, which she has put back in the drawer with its lid still on, in case the holder wants it back. The tin had been left on a windowsill to dry overnight, which is more care than the coins usually get. Ref. CIBT-3018-4F60-8		
31 Jan	Interest at 4.00% APY	+158,850	49,815,356
	The statement fee has been waived. A second was short on this credit and was made up from the rounding reserve, and the Bank does not bill a depositor for the reserve's arithmetic. Ref. CIBT-3018-0E73-7		

Closing balance, month by month

Highest 49,815,356 s · lowest 36,214,668 s



February 3017 January 3018

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 3018-01