CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Odile Ishikawa-Blue
Unit 288, Pallas Ring 10

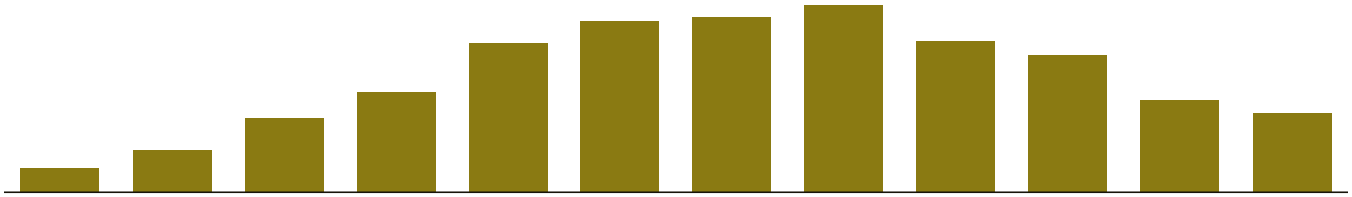
Account 8564-9540-8564
Period 1–31 January 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
15,544,515 s	**+203,177 s**	**-591,922 s**	**15,155,770 s**

Date	Description	Amount (s)	Balance (s)
19 Jan	Transfer to own account: Nairobi Sector	-502,837	15,041,678
	Sundries that cross a clock boundary are rounded up, and those that do not are rounded to the nearest second. This one crossed. The 0.941 has been added, and the Bank has noted that the crossing was made on purpose. Ref. CIBT-2986-42BD-3		
23 Jan	Slippage fee (Nairobi Sector, 1 transfers)	-600	15,041,078
	Phobos Drydock has asked whether the slippage on your pay can be taken from the pay itself, before it is credited. The Bank has said it can, and that this would make the fee a fee on a fee, which the firm has decided it would rather not explain to its staff. Ref. CIBT-2986-991A-5		
26 Jan	Payroll credit: Phobos Drydock	+147,476	15,188,554
	Your wages from Phobos Drydock are rounded down each month to the whole day, and the remainder goes into a staff reserve. The reserve is kept in the bag the courier had not yet been asked to open for the year and paid out in a single sum. This year it came to 0.949 of one day, and the payroll office has asked whether you would like it in cash or added to next year's pay. Ref. CIBT-2986-0BA8-2		
27 Jan	Transfer to joint account	-88,485	15,100,069
	The fee for the late posting of the transfer to 8564-6789-8503 was not taken. The transfer arrived 30 days late from Nairobi Sector, and the Bank considers that lateness a fault of the relay and not of the holders. Ref. CIBT-2986-70D3-9		
31 Jan	Interest at 4.30% APY	+55,701	15,155,770
	The interest line for the 31st was entered as the annual rate on a monthly balance. The monthly figure has been corrected, and the annual rate, 4.30%, is the one that was always posted. Ref. CIBT-2986-1C74-0		

Closing balance, month by month

Highest 18,503,955 s · lowest 13,436,500 s



February 2985 January 2986

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 9540-8564 2986-01