CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Emeka Quaresma
Unit 244, Pallas Ring 10

Account 8564-9669-9708
Period 1–31 March 3027
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
0 s	**+1,381,638 s**	**-710,337 s**	**671,301 s**

Date	Description	Amount (s)	Balance (s)
06 Mar	ATM withdrawal: L4 Habitat	-259,200	-259,200
	Withdrawals at the Titan branch are paid in Titan hours, which run long, and the machine rounds them to the nearest Standard hour. Your 0.966 was rounded in your favour, which the machine calls a policy and the custodian calls a habit. Ref. CIBT-3027-FC2B-7		
13 Mar	ATM withdrawal: L4 Habitat	-259,200	-518,400
	The withdrawal waited 28 days at L4 Habitat while a technician came on foot from Hall E to correct the machine's clock. He arrived on the 13th, and the sum was paid that afternoon. Ref. CIBT-3027-40ED-1		
13 Mar	Lyric Licensing Desk	-92,625	-611,025
	A short verse is paid for before it is finished, which Leda Inglewood says is the only advantage of brevity the Desk has ever recognised. The renewal was taken on the morning the verse was first read in the Federation's hall. Ref. CIBT-3027-7C7C-8		
17 Mar	Slippage fee (L4 Habitat, 8 transfers)	-4,800	-615,825
	The relay's reply was heard over a ledger turned at the wrong page at Hall E. It gave the fee as 4,800 seconds for 8 crossings. The officer wrote it down, checked it twice, and the Bank has no reason to think either check was wrong. Ref. CIBT-3027-A445-6		
18 Mar	Transfer to joint account	-94,512	-710,337
	Once a year, on the 18th, the joint account sends a single payment of 94,512 to 8564-7493-0844, entered as a payment rather than a transfer. Both holders have asked that it be recorded that way. Ref. CIBT-3027-A399-4		
26 Mar	Deposit: Hall E	+1,381,638	671,301
	The deposit was entered as 1,381,638, which is the sum on the slip with its last figure dropped. That figure was a fraction of a second, and fractions of a second are kept, not deposited. Ref. CIBT-3027-81CD-4		
31 Mar	Interest at 4.90% APY	+0	671,301
	You have never once drawn out your interest. It goes into the balance each month and stays there, and each month the statement presents it as news, which the officers consider a courtesy to both parties. Ref. CIBT-3027-8C35-1		

Closing balance, month by month

Highest 671,302 s · lowest 671,301 s

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 9669-9708 3027-03