CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Emeka Quaresma
Unit 110, Pallas Ring 10

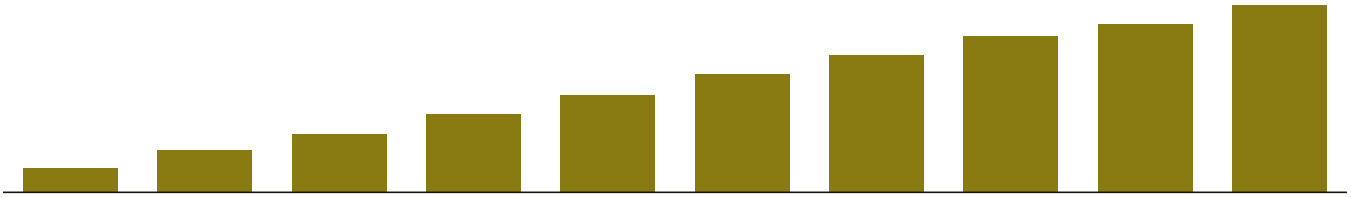
Account 8564-9669-9708
Period 1–31 December 3027
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
7,299,092 s	**+1,466,892 s**	**-614,412 s**	**8,151,572 s**

Date	Description	Amount (s)	Balance (s)
02 Dec	ATM withdrawal: Luna	-259,200	7,039,892
	You stand at the machine with your back to the queue until the receipt has printed. The officer has stopped asking you to step aside, and the queue at Luna has learned to wait. Ref. CIBT-3027-B2D5-1		
06 Dec	Slippage fee (Luna, 5 transfers)	-1,500	7,038,392
	The fee is rounded to the nearest whole second on crossings made before noon and to the nearest five after lunch, a practice adopted to match the habits of the staff who key them. The difference is carried under Suspense, Minor. Ref. CIBT-3027-DAA9-9		
08 Dec	Transfer to joint account	-94,512	6,943,880
	A standing order moves 94,512 from the joint account to 8564-7493-0844 on the 8th of every month. Both holders confirmed the order in 3027, and it has run without a break since. Ref. CIBT-3027-7B81-0		
29 Dec	ATM withdrawal: Luna	-259,200	6,684,680
	You never draw the same denomination twice in a row from the Luna machine. The officers keep a short list of what you have drawn, and the list is complete, and it is the only list at the branch that anybody reads to the bottom. Ref. CIBT-3027-5CFB-0		
30 Dec	Payroll credit: Phobos Drydock	+157,520	6,842,200
	No slippage was charged on the Phobos Drydock remittance, because the sending desk and Hall E draw on one clock. A crossing that never happens cannot be billed, and nobody has tried. Ref. CIBT-3027-E132-3		
30 Dec	Deposit: Hall E	+1,279,568	8,121,768
	Yusra Fennimore and you made this deposit at one window, each giving half the sum and each asking the other to sign. The officer has signed for both, and the two signatures agree, which the holders regard as a point of pride and the officer as a point of record. Ref. CIBT-3027-71AA-8		
31 Dec	Interest at 4.90% APY	+29,804	8,151,572
	A monthly fee on an account paying interest at this rate would ordinarily apply. It has been waived in full. The account has done nothing to deserve the courtesy, and appears to enjoy it regardless. Ref. CIBT-3027-EDF5-4		

Closing balance, month by month

Highest 8,151,572 s · lowest 671,301 s



March 3027 December 3027

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 3027-12