CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Ulla Whitlock
Unit 153, Pallas Ring 10

Account 8564-9809-0708
Period 1–31 January 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
15,958,292 s	**+8,266,862 s**	**-610,200 s**	**23,614,954 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Slippage fee (Bronx Sector, 9 transfers)	-5,400	15,952,892
	Crossings from Bronx Sector are reckoned on the local day, which runs 40 Standard hours longer than the Head Office day. The fee for 9 transfers is set on that basis, and nobody at the relay has complained about it. Ref. CIBT-3022-EF48-6		
15 Jan	ATM withdrawal: Bronx Sector	-259,200	15,693,692
	The Phobos machine is bolted to a rock that passes over the Head Office's relay for only part of each orbit, and it pays out only inside that part. Your withdrawal was made in the window and posted in the next. Ref. CIBT-3022-D2F0-5		
15 Jan	ATM withdrawal: Bronx Sector	-86,400	15,607,292
	Audit note: the machine at Bronx Sector dispensed One Standard day and logged one note fewer. The Committee has decided the machine is correct, on the grounds that it was the one that counted. Ref. CIBT-3022-3A7C-7		
22 Jan	Deposit: Hall E	+8,201,699	23,808,991
	The deposit was posted at the counter rate, and the counter rate was posted at the start of the day. The auditors have checked that practice back to 3021 and found it, every time, to be exactly what it said it was. Ref. CIBT-3022-464C-4		
27 Jan	Memory Vault: box 22-283, quarter	-259,200	23,549,791
	The gauge reading for box 22-283 on the 27th was entered in the wrong unit. The reading has been restated, and the box is well within its terms. Ref. CIBT-3022-EAF6-7		
31 Jan	Interest at 4.90% APY	+65,163	23,614,954
	The interest was credited a second early, on the strength of a clock at Bronx Sector that the local office has since admitted was running fast. The early second has been taken back, and the sum is correct to the second. Ref. CIBT-3022-FC57-4		

Closing balance, month by month

Highest 23,614,954 s · lowest 8,624,704 s



November 3021 January 3022

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.

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