CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lumi Ostrander
Unit 239, Pallas Ring 10

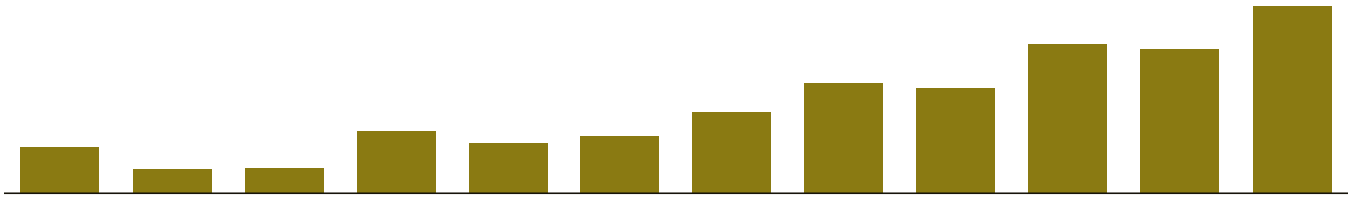
Account 8564-1192-7721
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
65,827,073 s	**+7,206,021 s**	**-20,587 s**	**73,012,507 s**

Date	Description	Amount (s)	Balance (s)
11 Jan	Slippage fee (Kepler Ring, 6 transfers)	-3,600	65,823,473
	Every quarter your transfers to the Kepler Ring office go out in one batch and are charged as one crossing. The office asked for this in 2998, and the Bank was happy to accept. Ref. CIBT-3003-49F3-8		
12 Jan	Payroll credit: Interworld Post	+666,719	66,490,192
	Interworld Post pays by sending a receipt for the pay, which the Bank honours as a credit and files as a receipt for the receipt. The file is now 6 sheets thick, and nobody has asked for it to be made thinner. Ref. CIBT-3003-4127-4		
27 Jan	Deposit: Hall E	+6,363,764	72,853,956
	The handling charge on this deposit was not taken. The bag was sealed at the depositor's own table, and the seal had not been broken on the way across the concourse, which the officer took as the whole of the transaction. Ref. CIBT-3003-4320-9		
28 Jan	Temporal Health Plan	-16,987	72,836,969
	A claim from Kepler Ring was paid after the local clinic had closed its books for the season, which it does by lighting a lamp in the window. The lamp was lit on the 28th, and the claim was in time. Ref. CIBT-3003-8359-5		
31 Jan	Interest at 3.20% APY	+175,538	73,012,507
	Interest for the last 30 days was posted late, because the period's rate was not confirmed until the Authority published its reference second. The interest accrued in the meantime, as interest does. Ref. CIBT-3003-1C2B-0		

Closing balance, month by month

Highest 73,012,507 s · lowest 45,732,307 s



February 3002 January 3003

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 1192-7721 3003-01