CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Ines Tranter
Unit 4, Pallas Ring 10

Account 8564-1663-0486
Period 1–31 January 3011
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,048,697,743 s	**+13,914,621 s**	**-21,986,221 s**	**1,040,626,143 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	ATM withdrawal: Singapore Sector	-172,800	1,048,524,943
	Asked whether the machine had been adjusted since your last visit, the Teller said it had been adjusted by a second officer, who was then adjusted by a third, and that the Bank was satisfied with the result. Ref. CIBT-3011-3FCF-5		
14 Jan	Temporal Health Plan	-29,855	1,048,495,088
	The entry on your last statement described a dental check as a surgical procedure. It was a dental check. The description has been corrected; the charge, which was always for a check, is unchanged. Ref. CIBT-3011-0254-0		
20 Jan	Payroll credit: Montréal Sector Transit	+9,632,439	1,058,127,527
	Payment from Montréal Sector Transit under your contract of service. An officer has checked the remitter's reference against the contract we hold on file and found it in order. Ref. CIBT-3011-9D34-5		
21 Jan	Transfer to own account: Singapore Sector	-21,782,666	1,036,344,861
	Auditors' query 4471: why a sundry transfer to 8564-1663-0486 was made on a Sunday, when the branch was closed to the public. The night clerk made it, and he was in. The query has been answered and closed; the Committee would like it recorded that the clerk was in. Ref. CIBT-3011-5046-4		
25 Jan	Slippage fee (Singapore Sector, 1 transfers)	-900	1,036,343,961
	Your transfers from Hall E to Singapore Sector were held at the far relay for 30 Standard days while it waited for a clock to agree with its neighbour. The clock agreed in the end, and the seconds that waited are charged at the posted rate, not at the rate for waiting. Ref. CIBT-3011-EB36-7		
31 Jan	Interest at 4.90% APY	+4,282,182	1,040,626,143
	The 0.30 s account fee was not taken this period. The schedule charges it on balances under a floor set in 3010 and never revisited, and your balance cleared that floor by a margin the schedule did not allow for. Ref. CIBT-3011-1B0E-9		

Closing balance, month by month

Highest 1,649,540,044 s · lowest 1,040,626,143 s



February 3010 January 3011

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 1663-0486 3011-01