CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Ines Tranter
Unit 151, Pallas Ring 10

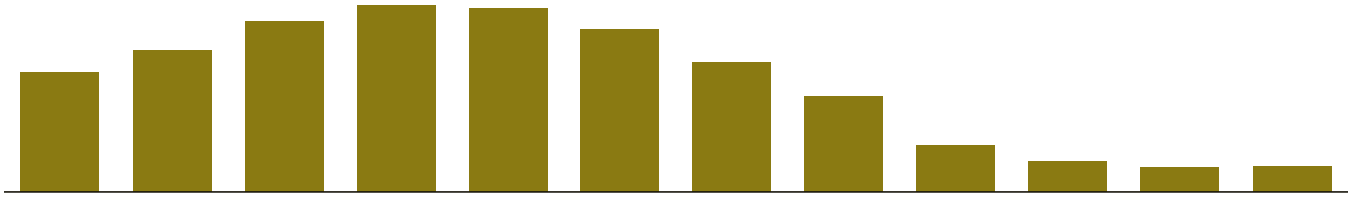
Account 8564-1663-0486
Period 1–31 January 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
978,220,044 s	**+3,998,752 s**	**-457,966 s**	**981,760,830 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Transfer to own account: Callisto	-242,613	977,977,431
	Recorded as a gift rather than a loan, the sum moved from 8564-1663-0486 to 8564-3185-7544 at Xan Bellweather's request. The Bank has so recorded it, with an officer's initials. Ref. CIBT-3028-E988-3		
07 Jan	Temporal Health Plan	-39,853	977,937,578
	The plan rounds every reimbursement down to the whole second. The consultation at Callisto came to 0.983 of a second above that figure, and the fraction has been taken off this month's premium and not carried forward. Ref. CIBT-3028-8840-7		
11 Jan	Slippage fee (Callisto, 3 transfers)	-2,700	977,934,878
	Under the rounding rule, a fee of exactly half a second is taken up to the next whole second. This statement's fee, 0.30 s, fell on a half and has been charged upward, and the Bank regrets the half. Ref. CIBT-3028-8C21-7		
12 Jan	New Time™ exchange	+4,354	977,939,232
	Classic Time from the exchange was held 29 days while the New Time™ was checked for the recall stamp. The stamp was there, but the officer who could read it was on leave. Ref. CIBT-3028-BC87-9		
23 Jan	ATM withdrawal: Callisto	-172,800	977,766,432
	The withdrawal was held 31 Standard days at Callisto while a second relay was found to confirm the first. The first had been confirmed by an operator who had since gone to another world, and the second confirmation came down the line within the hour. Ref. CIBT-3028-D78B-0		
31 Jan	Interest at 4.90% APY	+3,994,398	981,760,830
	The interest was rounded to the whole second before it was posted, and your half-second went into the next period's balance, where it earns the same rate and is not mentioned again unless you ask. Ref. CIBT-3028-8939-6		

Closing balance, month by month

Highest 1,568,288,446 s · lowest 978,220,044 s



February 3027 January 3028

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 3028-01