CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Oyelaran
Unit 247, Pallas Ring 10

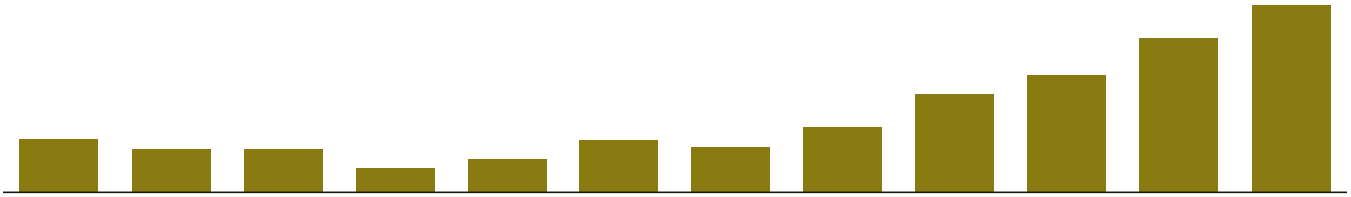
Account 8564-1663-0973
Period 1–31 January 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
227,569,760 s	**+11,115,259 s**	**-1,455,261 s**	**237,229,758 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	ATM withdrawal: Io	-259,200	227,310,560
	Withdrawals at the machine are rounded down to the whole second, and the fraction is credited on the next statement. This withdrawal left 0.982 of a second, which has been credited to you. Ref. CIBT-2999-99DE-2		
11 Jan	Payroll credit: the Ceres Ring Assay Office	+1,128,936	228,439,496
	The Ceres Ring Assay Office pay for the month came to 1,128,936, less the staff leave fund, which is paid into a reserve each quarter and returned to you each year in a letter you have not yet opened. Ref. CIBT-2999-B73B-9		
11 Jan	Slippage fee (Io, 1 transfers)	-300	228,439,196
	The Ceres Ring Assay Office stamps its remittances by its own calendar, which runs one Standard day behind the Head Office's, so each crossing from the firm is reckoned a day late and charged for the difference. The firm's accounts department has asked us to say that the calendar is correct, and the Bank has said so. Ref. CIBT-2999-C9D1-2		
17 Jan	Transfer to joint account	-677,361	227,761,835
	The mandate was opened at Hall E, and the account is now run from Io, where the local office keeps the original in a drawer. The two offices share one signature, which travels between them on the relay and arrives a little worn. Ref. CIBT-2999-A7BC-4		
18 Jan	Deposit: Hall E	+9,208,793	236,970,628
	The courier's road was closed for a rockfall, so the deposit reached the window 31 days late, the courier having come round by the long way. It was not the courier's fault, and the courier, who had been that way before, said so without being asked. Ref. CIBT-2999-8247-4		
19 Jan	ATM withdrawal: Io	-259,200	236,711,428
	You take slightly less than you are owed each month and leave the difference in the slot, where the machine keeps it for you. The Bank has not yet decided whether to call this a deposit. Ref. CIBT-2999-9C28-1		
29 Jan	Memory Vault: box 44-890, quarter	-259,200	236,452,228
	Quarterly rent for box 44-890 was paid in cycles at Io and converted here at the Vault's rate on the day it arrived. The conversion favoured you by 2,400 seconds, and the Vault has not yet decided what to do with them. Ref. CIBT-2999-3B93-6		
31 Jan	Interest at 4.10% APY	+777,530	237,229,758
	Your eye goes to the interest line before the balance, and has done so on every statement since 2994. The branch has taken this to mean that the balance is not in doubt. Ref. CIBT-2999-0763-9		

Closing balance, month by month

Highest 237,229,758 s · lowest 189,168,497 s



February 2998 January 2999

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 1663-0973 2999-01