CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Bracegirdle
Unit 204, Pallas Ring 10

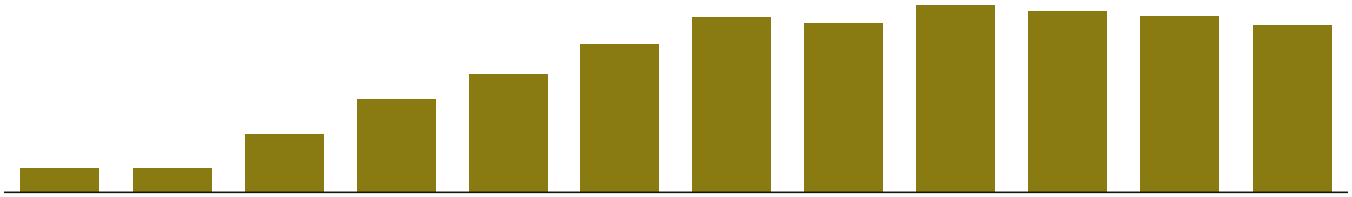
Account 8564-1663-1609
Period 1–31 January 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
68,307,360 s	**+539,601 s**	**-1,515,542 s**	**67,331,419 s**

Date	Description	Amount (s)	Balance (s)
10 Jan	Payroll credit: the Lagrange Four Commissary	+340,372	68,647,732
	Your wage from the Lagrange Four Commissary is paid on the last working day, but the firm keeps a second pay day for its own accounts. On that day it sends the Bank a slip with nothing on it but the words "for your records", and the slip is filed with your records. Ref. CIBT-2997-C122-5		
11 Jan	Transfer to own account: Kepler Ring	-1,515,542	67,132,190
	This sundry credit of 1,515,542 refunds a charge for a service you did not receive. The Bank considers it the best sort of sundry, and has never once been asked to explain it. Ref. CIBT-2997-521E-0		
31 Jan	Interest at 3.50% APY	+199,229	67,331,419
	The usual charge on interest paid out from an account of this size has been dropped. You are shown the full sum, and the Bank keeps none of it; the custom of charging for interest is older than the account and has been retired. Ref. CIBT-2997-54FA-9		

Closing balance, month by month

Highest 69,618,083 s · lowest 50,240,458 s



February 2996 January 2997

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 1663-1609 2997-01