CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dagny Ostrander
Unit 162, Pallas Ring 10

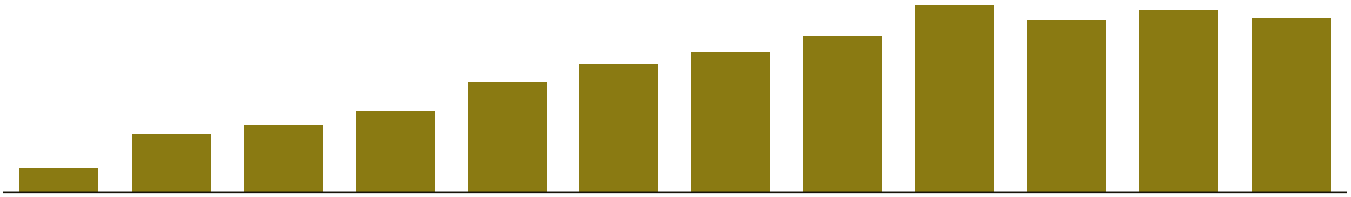
Account 8564-1663-2698
Period 1–31 January 2946
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
396,131,400 s	**+3,477,816 s**	**-7,980,569 s**	**391,628,647 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	ATM withdrawal: Singapore Sector	-172,800	395,958,600
	Note to the file: the 2 Standard days at Singapore Sector was counted by the machine in the presence of the custodian, who recorded that he had not moved. Nothing else on the concourse that morning is recorded as not having moved, and the Committee has asked us to keep that line. Ref. CIBT-2946-20BF-7		
04 Jan	Payroll credit: Ganymede Heights Infirmary	+2,058,346	398,016,946
	The remittance slips from Ganymede Heights Infirmary are signed by a different clerk each month. Each clerk initials the sum the one before wrote, and the Bank reads the initials as a chain of agreement that goes back to 2943. Ref. CIBT-2946-F0AF-6		
10 Jan	Transfer to own account: Singapore Sector	-7,546,169	390,470,777
	The paperwork for this sundry left Singapore Sector on the 10th, and its covering letter reached the relay ahead of it, where it waited, politely, for the rest. The relay has accepted this as the usual order for letters that arrive early to apologise. Ref. CIBT-2946-6875-1		
14 Jan	Slippage fee (Singapore Sector, 8 transfers)	-2,400	390,468,377
	Transfers you make at first light cost less than those made at noon, a fact you learned from the posted rates in 2944 and have acted on since. The officer says the lesson was well learned and mentions it at each quarter's close. Ref. CIBT-2946-ECB6-9		
30 Jan	ATM withdrawal: Singapore Sector	-259,200	390,209,177
	On the 30th each month the machine at Singapore Sector prints a second receipt for the standing sum, which you collect and leave in the tray. The custodian takes the receipts up and files them with the others, in order. Ref. CIBT-2946-FD1C-7		
31 Jan	Interest at 4.30% APY	+1,419,470	391,628,647
	The 4.30% APY is applied to the balance each second and the seconds added up at the month's close. That is why the figure on the statement is not 4.30% of the balance, and why it would not be even if it were. The officer has explained this once and will not explain it again. Ref. CIBT-2946-F6FC-4		

Closing balance, month by month

Highest 398,433,387 s · lowest 309,579,410 s



February 2945 January 2946

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 1663-2698 2946-01