CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dagny Ostrander
Unit 123, Pallas Ring 10

Account 8564-1663-2698
Period 1–31 January 2991
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
302,605,084 s	**+3,142,680 s**	**-20,861,441 s**	**284,886,323 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Transfer to own account: Titan	-20,685,041	281,920,043
	The fee for this service was keyed against the old schedule, and the difference is credited below. The new schedule took effect on the 3rd, and the clerk who keyed the item had not yet been told. Ref. CIBT-2991-64E4-0		
08 Jan	ATM withdrawal: Titan	-172,800	281,747,243
	The cash at Titan came in on the supply boat, and could not be paid until the boat had docked and its cases had been counted. It was paid 28 days after the request, which the boat's master describes as the quickest arrival of the season. Ref. CIBT-2991-9961-0		
13 Jan	Payroll credit: Ganymede Heights Infirmary	+2,058,346	283,805,589
	This credit was 31 days late because the employer's office at Titan keeps its own Sunday, which the Bank does not. The Bank has been asked to wait for it, and has. Ref. CIBT-2991-BDE4-8		
27 Jan	Slippage fee (Titan, 6 transfers)	-3,600	283,801,989
	Your 6 crossings sat in the far office's in-tray for 31 days, filed under the wrong week. Once found they were charged for the week they had been filed in, which the Bank considers a fair reading of where they had spent their time. Ref. CIBT-2991-EE6F-5		
31 Jan	Interest at 4.30% APY	+1,084,334	284,886,323
	Your savings have paid interest on each 31st this year, and this line is the eleventh of its kind. The Bank has counted them, and the count agrees with the ledger. Ref. CIBT-2991-38E4-1		

Closing balance, month by month

Highest 328,628,560 s · lowest 279,097,186 s



February 2990 January 2991

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 2991-01