CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Teodor Oyelaran-Hightower
Unit 233, Pallas Ring 10

Account 8564-1663-4090
Period 1–31 January 2992
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
6,185,630 s	+1,385,121 s	-145,688 s	7,425,063 s

Date	Description	Amount (s)	Balance (s)
03 Jan	Payroll credit: Brymar College	+92,814	6,278,444
	Credit of 31 Standard days' wages from Brymar College. The employer pays on the last working day before each holiday, and has done so since 2991; the Bank has come to expect the early credit. Ref. CIBT-2992-F784-7		
08 Jan	Transfer to joint account	-55,688	6,222,756
	The Teller asks whether the account is still joint. Told that it is, she says it is the only joint account she has seen that agrees about where to sit. Ref. CIBT-2992-6095-6		
12 Jan	ATM withdrawal: Io	-86,400	6,136,356
	You count the notes twice at the machine and once at the Hall E counter, and each time the total is the same. The officer reads this as thoroughness rather than anxiety, and has decided to keep the reading on file. Ref. CIBT-2992-3B00-7		
13 Jan	Deposit: Hall E	+1,272,204	7,408,560
	The sum was paid in by the employer's relief clerk on the 13th, for a deposit that a different clerk had sent on the 13th of the month before. The Bank has credited it to the month it arrived, and has asked the relief clerk to keep the two clerks in touch. Ref. CIBT-2992-EFB9-6		
26 Jan	Slippage fee (Io, 6 transfers)	-3,600	7,404,960
	The rate on the last statement was shown per crossing when it is charged per day. The day's total is 0.30 s, and the figure is restated below with the difference credited. Ref. CIBT-2992-8FC8-3		
31 Jan	Interest at 3.90% APY	+20,103	7,425,063
	Auditors' query on the 3.90% rate: the figure is the same on this statement as on the Head Office's copy. The question was whether the rate had been applied to the whole balance or only the part held for a full month. It was applied to the whole, and the auditors have initialled the answer. Ref. CIBT-2992-62E2-7		

Closing balance, month by month

Highest 10,567,910 s · lowest 5,972,227 s



February 2991 January 2992

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.

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