CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Xan Mbatha
Unit 14, Pallas Ring 10

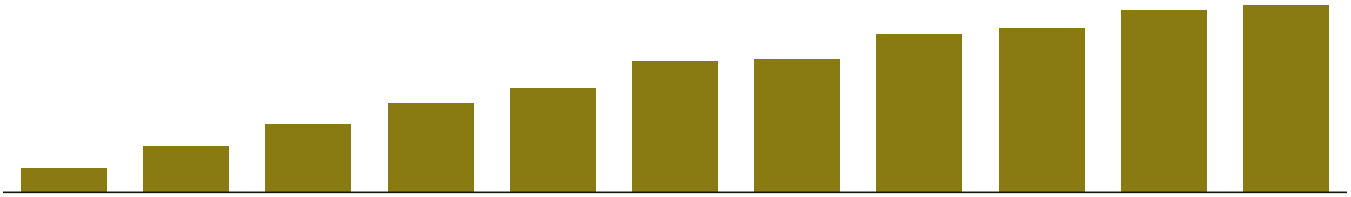
Account 8564-1663-5931
Period 1–31 January 2987
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
25,396,103 s	**+1,326,277 s**	**-762,098 s**	**25,960,282 s**

Date	Description	Amount (s)	Balance (s)
12 Jan	Slippage fee (São Paulo Sector, 8 transfers)	-4,800	25,391,303
	Your transfers were held 30 Standard days at São Paulo Sector, because the operator had to be woken and then had to find the slip. The slip had been filed under the wrong crossing by the previous shift. Ref. CIBT-2987-6623-7		
12 Jan	Turbulence Cover	-21,916	25,369,387
	You fold the Turbulence Cover certificate into quarters each month and keep it in your inside pocket, with the premium receipt behind it. The policy does not have to be carried. The Bank is glad to know where it is. Ref. CIBT-2987-3D32-8		
22 Jan	ATM withdrawal: São Paulo Sector	-172,800	25,196,587
	The machine at São Paulo Sector gave you 0.987 day too little. You did not notice, and the Teller did not tell you. The Teller has decided it is not her place to explain this to the machine. Ref. CIBT-2987-AE8A-3		
22 Jan	Deposit: Hall E	+727,520	25,924,107
	The envelope was warm when it reached the window. The Teller's note records this without comment, as the Bank has no view on the temperature of deposits. The sum was entered as received. Ref. CIBT-2987-B2FF-4		
27 Jan	Transfer to joint account	-303,382	25,620,725
	The holder who lives at São Paulo Sector signs the joint mandate at the local office, where a station clerk witnesses it and records the time in the local day. The Bank files the form in ours. Both copies are correct, and the joint account agrees with each. Ref. CIBT-2987-68F3-9		
28 Jan	Memory Vault: box 88-977, quarter	-259,200	25,361,525
	The premium on the contents of box 88-977 is worked out from the number of recollections the Vault holds for you, which rose by one this year. It is paid on the anniversary of the box's opening in 2986. Ref. CIBT-2987-1457-7		
29 Jan	Payroll credit: the Lunar Freight Co-operative	+505,638	25,867,163
	The Lunar Freight Co-operative transfer was split between your two accounts at the counter, in pencil, and the officer said the arithmetic was the only part of it that had been difficult. Both halves are correct. Ref. CIBT-2987-B6D5-9		
31 Jan	Interest at 4.40% APY	+93,119	25,960,282
	The teller worked the interest out on the back of a counter slip, rounded it down to the whole second, and wrote beside it in pencil: close enough for a bank. Ref. CIBT-2987-7633-9		

Closing balance, month by month

Highest 25,960,282 s · lowest 3,884,964 s



March 2986 January 2987

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 1663-5931 2987-01