CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Xan Mbatha
Unit 12, Pallas Ring 10

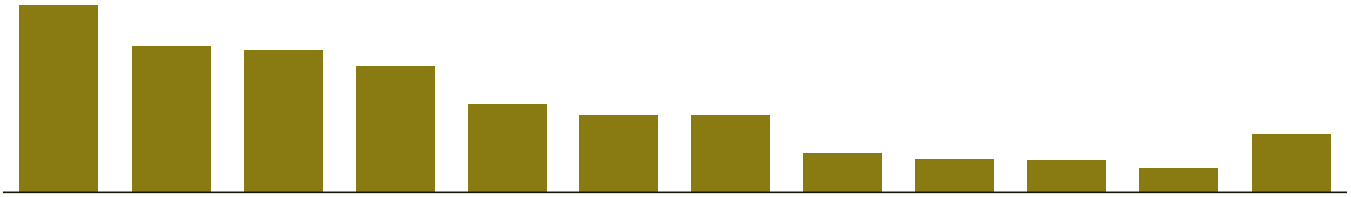
Account 8564-1663-5931
Period 1–31 January 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
39,856,670 s	**+4,883,613 s**	**-583,926 s**	**44,156,357 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Payroll credit: the Lunar Freight Co-operative	+505,638	40,362,308
	Pay from the Lunar Freight Co-operative is calculated to the nearest 12 minutes of the payroll office's own clock rather than to the second, so each credit runs a little ahead of the hours it covers. The office calls this pay in advance of the work; the Bank calls it a rounding rule with a view. Ref. CIBT-3014-B8BD-6		
02 Jan	Transfer to joint account	-303,382	40,058,926
	The 2nd transfer was keyed with the amount in watches and posted in seconds, so it came out 38 seconds short. The difference has been paid into the joint account, and the rate has been corrected on the form. Ref. CIBT-3014-40EF-9		
08 Jan	Turbulence Cover	-19,244	40,039,682
	The Venus Cloudport crossing is covered only in the morning, when the cloud is thinnest, and the premium is adjusted to match the thinness. Ref. CIBT-3014-9BFC-0		
10 Jan	Slippage fee (L4 Habitat, 7 transfers)	-2,100	40,037,582
	The recurring slippage on the 10th transfer to L4 Habitat is charged in seconds and not minutes, as it has been since 3009. The 600-second difference is the same each month, and the relay has stopped writing about it. Ref. CIBT-3014-4DB8-2		
12 Jan	Memory Vault: box 88-977, quarter	-259,200	39,778,382
	You leave one coin on the ledge beside box 88-977 each quarter, and the Vault returns it to the same place when you next call. The coin is the only item in the box's file that has never been counted. Ref. CIBT-3014-93B6-8		
22 Jan	Deposit: Hall E	+4,231,834	44,010,216
	The sum of 4,231,834 was rounded down, not up, because the slip was written in pencil and the counter rounds pencil down. The officer says this is a rule of thumb and not a rule. Ref. CIBT-3014-010A-0		
31 Jan	Interest at 4.40% APY	+146,141	44,156,357
	The Lunar Freight Co-operative pays your salary into this account on the last working day of the month, and interest on the sum runs from the moment it arrives. The firm's payroll office considers this a little unfair to its own budget, and has said so in a memo it did not send. Ref. CIBT-3014-6E46-9		

Closing balance, month by month

Highest 60,591,480 s · lowest 39,856,670 s



February 3013 — January 3014

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 3014-01