CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dario Blackwood
Unit 296, Pallas Ring 10

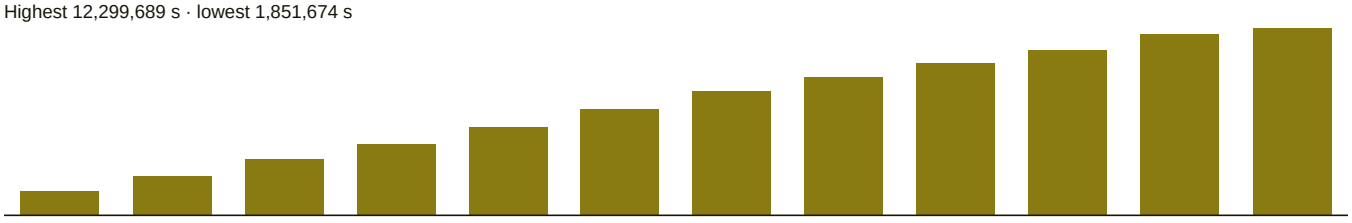
Account 8564-1663-6962
Period 1–31 January 3018
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,953,180 s	**+450,093 s**	**-103,584 s**	**12,299,689 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Slippage fee (L4 Habitat, 1 transfers)	-600	11,952,580
	On Mars the relay keeps the Mars day, which runs 52 hours longer than ours, so transfers sent there wait for the sun before they are charged. No fee is owed for the sun, and the Mars office has asked that this be stated in the margin, where it is. Ref. CIBT-3018-8B3F-7		
11 Jan	Transfer to joint account	-76,542	11,876,038
	The administration charge on the joint account is 0.30 s a month. Hollis Grisolm-Lindqvist queried it at the counter, and the officer explained that it is not a charge so much as a rent for the account's name. The rent has been paid, and the name remains. Ref. CIBT-3018-5D66-3		
11 Jan	Deposit: Hall E	+277,699	12,153,737
	The coins from the jar were counted to the nearest 7 seconds before the slip was written, which leaves 0.971 of a second in the jar. The jar belongs to the window now, and its remainder has been poured into the reserve. Ref. CIBT-3018-0DE6-3		
25 Jan	Turbulence Cover	-26,442	12,127,295
	The Bank has dropped its administration charge on this claim, the carrier having dropped its own for the delay first. A policy, it feels, should not cost more than the journey. Ref. CIBT-3018-F17D-6		
27 Jan	Payroll credit: Belt Ore Consolidated	+127,570	12,254,865
	The Belt Ore Consolidated pay was rounded to the nearest 41 seconds, but the office rounds its own totals down before it sends them, so the figure on your line is never more than the hours produced. The remainder stays with the payroll office, which has never said what it does with it. Ref. CIBT-3018-21B6-3		
31 Jan	Interest at 4.50% APY	+44,824	12,299,689
	The month's interest is shown as one line by mistake. It was earned in two parts, one at the old rate and one at the new, and the statement now shows both lines and their dates. Ref. CIBT-3018-FCAD-4		

Closing balance, month by month

Highest 12,299,689 s · lowest 1,851,674 s



February 3017 January 3018

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 1663-6962 3018-01