CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 388, Pallas Ring 10

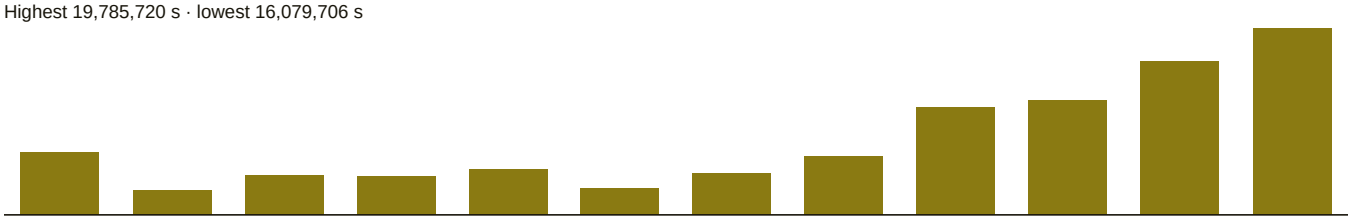
Account 8564-1663-9065
Period 1–31 December 3002
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,039,184 s	**+919,636 s**	**-173,100 s**	**19,785,720 s**

Date	Description	Amount (s)	Balance (s)
02 Dec	Deposit: Hall E	+697,949	19,737,133
	The envelope was held over because the night safe at Hall E had been filled from the wrong end, and the officers spent the morning finding it under everyone else's. It was found with its seal intact, and the sum is credited on the day it was found, as the safe's rules require. Ref. CIBT-3002-39C4-4		
05 Dec	ATM withdrawal: The Belt	-172,800	19,564,333
	St. Catherine Bakeries has arranged for its night-shift cash to be drawn from the machine at The Belt in 6 equal parts, so that no one person carries it the length of the concourse. The finance office set this out in a letter, which the Bank has filed with some pleasure. Ref. CIBT-3002-CE75-1		
18 Dec	Slippage fee (The Belt, 1 transfers)	-300	19,564,033
	The Teller suggests that the fee could be avoided by living at Hall E, though she concedes that the rent there is also paid in seconds. Ref. CIBT-3002-121B-1		
20 Dec	Payroll credit: St. Catherine Bakeries	+167,743	19,731,776
	No conversion fee was taken on this credit. The shifts were converted at the posted rate, which has carried no fee since it was first posted, and the Bank has seen no reason to start one. Ref. CIBT-3002-7C49-8		
31 Dec	Interest at 3.40% APY	+53,944	19,785,720
	Interest for 28 days was held on the stair, where the officers swap their slips until the rate could be confirmed, since the Bank will not credit at a rate it has not yet seen posted. The rate was confirmed on the 31st, and the interest was paid in full, seconds and all. Ref. CIBT-3002-42CA-1		

Closing balance, month by month

Highest 19,785,720 s · lowest 16,079,706 s



January 3002 December 3002

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 1663-9065 3002-12