CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Quill Umberfield
Unit 279, Pallas Ring 10

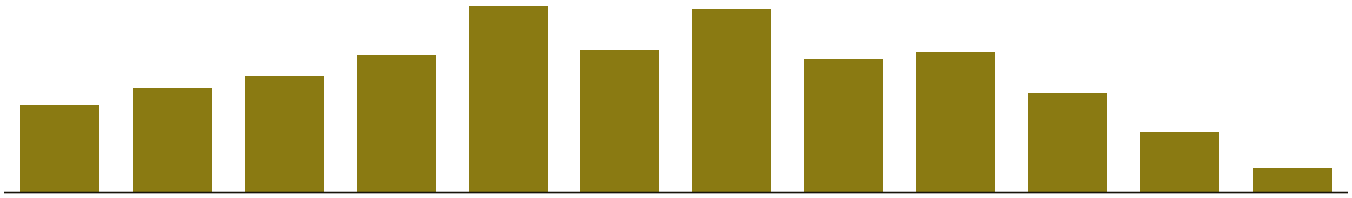
Account 8564-1663-9065
Period 1–31 January 3004
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
21,405,813 s	**+228,392 s**	**-863,707 s**	**20,770,498 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Transfer to own account: Callisto	-429,607	20,976,206
	The refund of 429,607 was posted 28 days late, because the branch had to establish which of two identical refunds was yours. Both were, and the second has been returned to the sender with the Bank's thanks. Ref. CIBT-3004-BFD4-5		
06 Jan	Slippage fee (Callisto, 7 transfers)	-2,100	20,974,106
	The slippage on this line has been struck through in the Bank's own hand, with a note in the margin: "Our side, not yours." Nothing is owed. Ref. CIBT-3004-C36A-6		
10 Jan	ATM withdrawal: Callisto	-259,200	20,714,906
	The amount on the 10th was first sent as 3 Standard days, which was the machine's estimate, made before the relay had confirmed the balance. The confirmed sum is the one on this line, and the estimate has been struck from the record. Ref. CIBT-3004-E64B-0		
15 Jan	ATM withdrawal: Callisto	-172,800	20,542,106
	The first note the machine offers is left in the slot, every time, for the next customer; the second is yours. Ref. CIBT-3004-567B-7		
20 Jan	Payroll credit: St. Catherine Bakeries	+167,743	20,709,849
	The wage was posted on the 20th, two days after the St. Catherine Bakeries pay day, because the Callisto exchange observes a holiday that St. Catherine Bakeries does not. The exchange has agreed to observe the employer's holiday from now on, and the Bank has agreed to let it. Ref. CIBT-3004-5531-5		
31 Jan	Interest at 3.40% APY	+60,649	20,770,498
	The rate of 3.40% APY compounds on each second, but the statement shows it compounded on each day. The difference of 35 seconds is in your favour, and the Bank has decided to mention it only when asked. Ref. CIBT-3004-9A28-7		

Closing balance, month by month

Highest 23,631,001 s · lowest 20,770,498 s



February 3003 January 3004

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 3004-01