CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Quill Umberfield
Unit 207, Pallas Ring 10

Account 8564-1663-9065
Period 1–31 January 3019
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
16,355,992 s	**+214,084 s**	**-564,335 s**	**16,005,741 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Payroll credit: St. Catherine Bakeries	+167,743	16,523,735
	Callisto's day is longer than the Standard day, so the St. Catherine Bakeries credit was split across two posting dates. No fee is taken for the split. The line carries a small mark beside it, which the officers say is the day's own handwriting. Ref. CIBT-3019-F936-7		
05 Jan	ATM withdrawal: Callisto	-259,200	16,264,535
	Your standing withdrawal of 3 Standard days is made at Callisto on the 5th of each month. The custodian arranges for the machine to be ready an hour before you arrive, and it always is. Ref. CIBT-3019-8D8D-3		
12 Jan	Slippage fee (Callisto, 2 transfers)	-1,200	16,263,335
	A dispute over 0.959 of a second was referred to the reconciliation hall in 3018, and the hall has not yet decided whether the second is the holder's or the relay's. Until it does, the fraction is carried on this line, and it is charged to no one. Ref. CIBT-3019-89E8-3		
12 Jan	Transfer to own account: Callisto	-217,535	16,045,800
	A sundry credit of 1,500 seconds appeared on this account this month from no recorded source. It is held in suspense and will be released to you when a letter about it arrives, which has not yet happened. Ref. CIBT-3019-31CC-9		
15 Jan	ATM withdrawal: Callisto	-86,400	15,959,400
	Xan Grisolm says a machine that pays out in whole cycles is the Bank's way of agreeing that nobody is owed the last second. Ref. CIBT-3019-74D2-0		
31 Jan	Interest at 3.40% APY	+46,341	16,005,741
	Interest on a balance below one cycle is not rounded at all. It is simply not yet interest, and waits in the account until it is. This balance is 0.971 of a cycle short of the threshold, and the Bank has been patient about it. Ref. CIBT-3019-409E-1		

Closing balance, month by month

Highest 18,571,560 s · lowest 16,005,741 s



February 3018 January 3019

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 3019-01