CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Greta Cardew-Yeboah
Unit 185, Pallas Ring 10

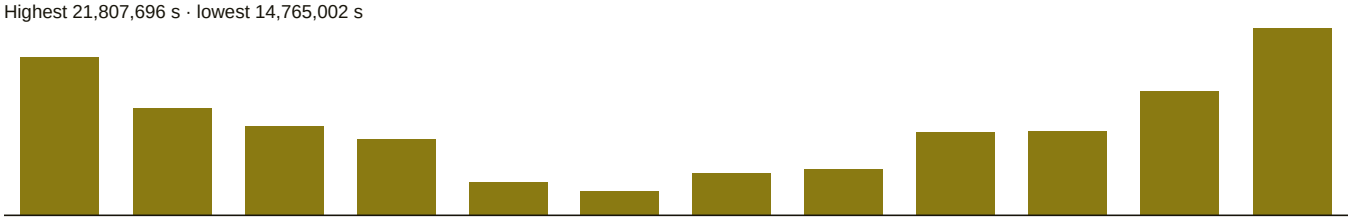
Account 8564-1666-1663
Period 1–31 January 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,107,149 s	**+3,004,456 s**	**-303,909 s**	**21,807,696 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Slippage fee (Io, 6 transfers)	-1,800	19,105,349
	Your transfers to Io are reckoned on the local clock, which the Bank reads each morning and then reads again before lunch. In 3023 the two readings were found to differ by 61 seconds, and the fee of 0.30 s has been charged on the average of the two, which the Bank regards as fair to both clocks. Ref. CIBT-3025-94CA-3		
05 Jan	ATM withdrawal: Io	-259,200	18,846,149
	Each receipt from Io is taken without being read, folded in four, and put in the book where the others are kept. The officers asked to see the book once, and the request was declined, politely. Ref. CIBT-3025-1F7F-6		
05 Jan	Temporal Health Plan	-42,909	18,803,240
	The Teller points out that the plan's premium is paid a month in advance, which makes the plan your most patient creditor. You have never asked it for interest on the difference. Ref. CIBT-3025-764B-9		
06 Jan	Deposit: Hall E	+2,803,728	21,606,968
	The envelope from the 6th was held in a tin that rattles only when meant to until the counter had finished the coins, and the counter asks us to note that the coins were in the right order when they came out. Nothing had been mixed, and nothing needed to be put back. Ref. CIBT-3025-D30C-6		
28 Jan	Payroll credit: Ganymede Heights Infirmary	+129,077	21,736,045
	The Ganymede Heights Infirmary credit for the 28th was first shown at the previous month's rate, a figure the payroll office had sent in error and then sent again correctly. The corrected sum is the one on this line, and the earlier one has been cancelled. Ref. CIBT-3025-7D31-5		
31 Jan	Interest at 4.50% APY	+71,651	21,807,696
	Interest under one whole second in a month is not paid but accrued, and the accrual is paid out on the first working day of the year. This year it came to 37 seconds, handed over in a small envelope with tape that had been wound round twice and then cut. Ref. CIBT-3025-C22D-7		

Closing balance, month by month

Highest 21,807,696 s · lowest 14,765,002 s



February 3024 January 3025

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 1666-1663 3025-01