CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Anouk Yardley
Unit 348, Pallas Ring 10

Account 8564-1690-9708
Period 1–31 January 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
143,051,315 s	**+429,153 s**	**-22,660,690 s**	**120,819,778 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Slippage fee (Phobos, 9 transfers)	-8,100	143,043,215
	Transfers made on a Monday tend to arrive late. The officer suggests you send them on a weekday with better luck. You said Monday was the day you were paid, and the officer said that settled it. Ref. CIBT-3012-2724-5		
07 Jan	Memory Vault: box 24-017, quarter	-259,200	142,784,015
	Box 24-017 has been paid for 6 quarters without a break, and the Vault records each quarter in the same words, so that at least the words are consistent. Ref. CIBT-3012-80B5-1		
08 Jan	Transfer to own account: Phobos	-21,568,237	121,215,778
	The sundry was credited to 8564-1690-9708 as 21,568,237, when the slip said 21,568,237 less one sol. The slip was right. The officer keyed the sum without the subtraction, and the account has been brought into line with it. Ref. CIBT-3012-A4CD-0		
27 Jan	Transfer to joint account	-825,153	120,390,625
	A transfer to the joint account was delayed by a dispute between Hall E and Phobos over which of them owned the second. The account was not at fault and has been credited the interest on the difference. Ref. CIBT-3012-B0B8-4		
31 Jan	Interest at 3.60% APY	+429,153	120,819,778
	The Phobos portion of the account accrues at the local day's length, which runs 43 hours longer than the Head Office's, so one local day pays more than one day here. The statement converts the local figure to Head Office seconds and shows both, so that you can see the one the rate has earned. Ref. CIBT-3012-4427-7		

Closing balance, month by month

Highest 171,792,979 s · lowest 120,819,778 s



February 3011 January 3012

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 1690-9708 3012-01