CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wim Castellane
Unit 112, Pallas Ring 10

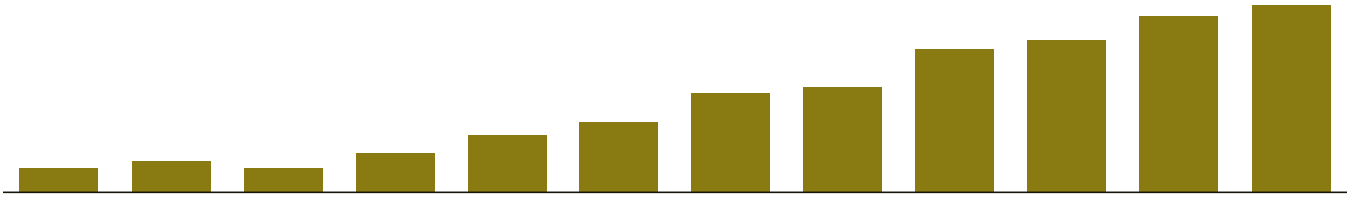
Account 8564-1925-4607
Period 1–31 January 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
243,050,515 s	**+8,973,299 s**	**-778,200 s**	**251,245,614 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	ATM withdrawal: Luna	-259,200	242,791,315
	Where the machine's denomination falls short of a request, a half is paid up, not down. This withdrawal fell exactly on the half, and was paid up. Ref. CIBT-3029-861F-5		
05 Jan	Slippage fee (Luna, 2 transfers)	-600	242,790,715
	A customer asked the Teller whether slippage could be avoided by not crossing. She said it could, and that he would then be unable to withdraw his money, which he accepted with some relief. Ref. CIBT-3029-65A8-4		
09 Jan	Payroll credit: St. Catherine Bakeries	+1,581,383	244,372,098
	The St. Catherine Bakeries office on Luna keeps the wage in a separate purse until the crew comes in from the surface, so the credit arrives one shift late. The purse is kept under the counter at the local office, and has been since 3024. Ref. CIBT-3029-F19C-9		
09 Jan	Memory Vault: box 74-267, quarter	-259,200	244,112,898
	You come to Luna each quarter to look at box 74-267, and leave again without signing for it. The custodian has accepted this as your method and no longer asks whether you would like it brought out. Ref. CIBT-3029-9432-6		
17 Jan	ATM withdrawal: Luna	-259,200	243,853,698
	The officer on the concourse counted the notes back to you in front of the machine and found them correct. She mentions this only because you did not look at them while she was doing it. Ref. CIBT-3029-9D10-8		
28 Jan	Deposit: Hall E	+6,602,002	250,455,700
	No clearing fee is charged on a cheque that was returned unpaid and then made good by the same envelope the next morning. The drawer has apologised, and the Bank has agreed the matter is closed, which the drawer has not yet been told. Ref. CIBT-3029-37CB-5		
31 Jan	Interest at 3.90% APY	+789,914	251,245,614
	Interest of 3.90% APY is credited on the 31st of every month, and the same figure is copied onto a transfer note kept at the branch since 3026. The note is the one slip the Bank keeps twice, so that the two copies can be seen to agree. Ref. CIBT-3029-164F-1		

Closing balance, month by month

Highest 251,245,614 s · lowest 123,662,518 s



February 3028 — January 3029

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  1925-4607  3029-01`