CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Priya Prendergast
Unit 326, Pallas Ring 10

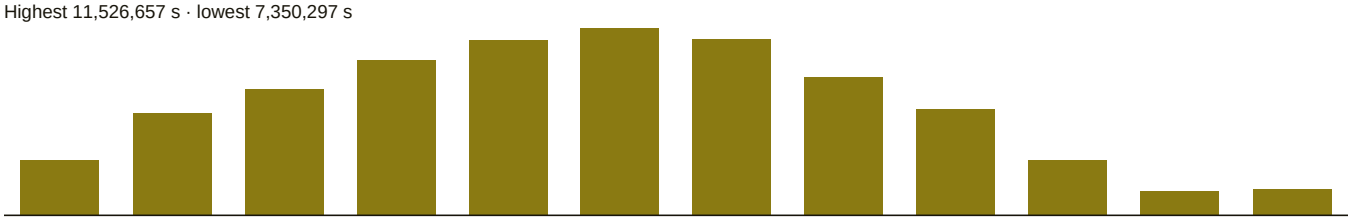
Account 8564-2007-7708
Period 1–31 January 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
7,350,297 s	+218,890 s	-175,533 s	7,393,654 s

Date	Description	Amount (s)	Balance (s)
10 Jan	Payroll credit: Phobos Drydock	+148,055	7,498,352
	Salary from Phobos Drydock is rounded to the whole cycle, and the 0.951 remainder is paid out as one coin at your next counter visit. The Teller believes it is the only coin the Bank has ever paid in person. Ref. CIBT-3028-331C-3		
17 Jan	Transfer to joint account	-88,833	7,409,519
	The Teller says that in her experience joint accounts close in one of two ways, and that this one shows no sign of choosing. She has asked to be told which before she is asked to do the paperwork. Ref. CIBT-3028-45F9-7		
18 Jan	ATM withdrawal: Callisto	-86,400	7,323,119
	A withdrawal of One Standard day is charged in whole seconds, and the machine rounds each figure up when the fee is worked out, not down. The difference of 600 seconds has been charged to you, and the Bank has been unable to find a reason for the rule. Ref. CIBT-3028-9B45-3		
18 Jan	Deposit: Hall E	+41,434	7,364,553
	You deposit on the 18th of every month and apologise in advance for the amount, which is always the same. The officer says it is not too small to be accepted, and you thank her, each time, for accepting it. Ref. CIBT-3028-C8A7-8		
19 Jan	Slippage fee (Callisto, 1 transfers)	-300	7,364,253
	Each transfer is rounded to the nearest five seconds on the way out and to the nearest second on the way in. The 1,200-second difference is held in the reserve for the relay, which has not asked for it and will not be charged with it. Ref. CIBT-3028-CA11-5		
31 Jan	Interest at 4.80% APY	+29,401	7,393,654
	You read the interest line before anything else on each statement, and then read the rest in the same order as before. The Teller has noted that the habit has not changed since 3024, and sees no reason it should. Ref. CIBT-3028-77C7-7		

Closing balance, month by month

Highest 11,526,657 s · lowest 7,350,297 s



February 3027 January 3028

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 2007-7708 3028-01