CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Priya Prendergast
Unit 288, Pallas Ring 10

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

Opening balance	Credits	Debits	Closing balance
8,597,925 s	**+182,446 s**	**-994,219 s**	**7,786,152 s**

Date	Description	Amount (s)	Balance (s)
15 Dec	Payroll credit: Phobos Drydock	+148,055	8,745,980
	A standing instruction from Phobos Drydock for 29 days' pay in advance of each contract year was set up before the contract was signed. It has been cancelled and renewed 47 times since, and the renewals are filed with the instruction, which is also on file. Ref. CIBT-3028-E7B5-8		
17 Dec	Transfer to joint account	-88,833	8,657,147
	Once a year, on the 17th, the joint account sends a single payment of 88,833 to 8564-8672-8723, entered as a payment rather than a transfer. Both holders have asked that it be recorded that way. Ref. CIBT-3028-C719-3		
24 Dec	Slippage fee (Kepler Ring, 3 transfers)	-1,800	8,655,347
	You fold the slip once, lengthwise, and slide it into the back of the passbook without reading the total, as you have done every month since 3027. The officer reads the total for you and then folds the passbook back, so that each of you has done one half of the job. Ref. CIBT-3028-2B51-3		
28 Dec	Transfer to own account: Kepler Ring	-644,386	8,010,961
	The 0.30 seconds charged on the 28th is the same sum as in every month since 3025, for a service described only as "continuing". The officer asks you to let her know if it ever stops. Ref. CIBT-3028-582A-9		
29 Dec	ATM withdrawal: Kepler Ring	-259,200	7,751,761
	Each withdrawal is rounded up to the next full second of cash-time for the machine's charge, so 0.948 of a second on a draw of 3 Standard days costs as much as the whole second. The machine has been reprogrammed twice to stop doing this, and has twice resumed. Ref. CIBT-3028-E633-0		
31 Dec	Interest at 4.80% APY	+34,391	7,786,152
	The interest waited 31 days for the branch to confirm the balance with Head Office, which takes that long when the two have not agreed. They have now agreed, and the figure is correct. Ref. CIBT-3028-078D-2		

Closing balance, month by month

Highest 10,950,475 s · lowest 7,018,522 s



January 3028 December 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 3028-12