CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Uma Prendergast-Juvonen
Unit 280, Pallas Ring 10

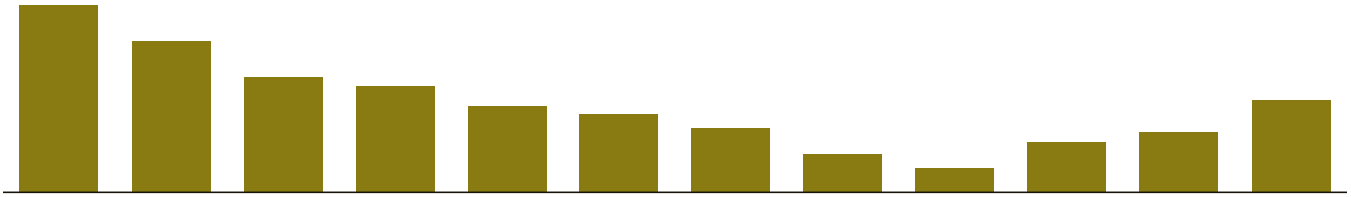
Account 8564-2545-8564
Period 1–28 February 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
23,443,753 s	**+2,794,103 s**	**-724,455 s**	**25,513,401 s**

Date	Description	Amount (s)	Balance (s)
01 Feb	Transfer to joint account	-200,655	23,243,098
	On the 1st of each month the two of you come in together, take the chairs nearest the window, and wait while the officer posts the transfer. The chairs are set out before you arrive, and neither of you has been asked to explain why. Ref. CIBT-3003-0264-2		
02 Feb	ATM withdrawal: The Belt	-259,200	22,983,898
	An earlier line showed this withdrawal as 259,200, and the receipt gives 3 Standard days. Under the rule on cheques drawn against a future hour, the two were reconciled as a conversion at the posted rate, the earlier line has been struck, and the difference returned to the account. Ref. CIBT-3003-659F-2		
04 Feb	Payroll credit: the Ceres Ring Assay Office	+334,425	23,318,323
	The remittance advice from the Ceres Ring Assay Office shows the wage twice, once as earned and once as paid, and the two figures differ by 0.30 seconds. The difference is a fee the firm charged itself for paying early. The auditors have been asked whether a firm may pay itself. Ref. CIBT-3003-A155-8		
06 Feb	Deposit: Hall E	+2,383,486	25,701,809
	Deposited by the Ceres Ring Assay Office on the 6th as a long-service award. The office now describes it in the plainer words of its own bonus schedule, the sum is correct, and nobody at Hall E has asked what the award was for. Ref. CIBT-3003-BEA4-0		
15 Feb	ATM withdrawal: The Belt	-259,200	25,442,609
	The withdrawal left The Belt before its clock had turned over, so the Bank has paid one extra shift-second to balance the day. It is shown on the line and is the only one owed there this year. Ref. CIBT-3003-DCFC-0		
18 Feb	Slippage fee (The Belt, 6 transfers)	-5,400	25,437,209
	The reconciliation hall's note on your account reads, in full: "Clocks agree. Seconds do not." The officer has pinned it to the file and asks that it not be removed. Ref. CIBT-3003-F7DD-9		
28 Feb	Interest at 3.90% APY	+76,192	25,513,401
	Interest of 76,192 was rounded to the nearest hundredth of a second, the Bank's usual practice, and the hundredth not paid is carried forward without interest on it. The carried fraction has never amounted to a full second, and nobody has claimed it. Ref. CIBT-3003-732A-9		

Closing balance, month by month

Highest 31,531,834 s · lowest 21,163,985 s



March 3002 February 3003

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 2545-8564 3003-02