CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Pax Wetherby
Unit 253, Pallas Ring 10

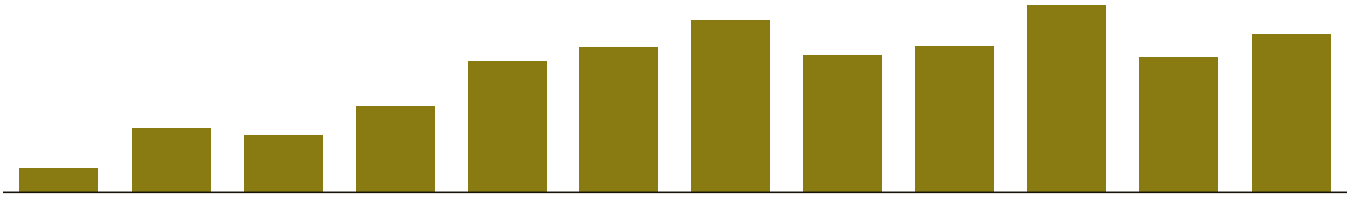
Account 8564-2680-9708
Period 1–31 January 2979
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
68,977,931 s	**+3,365,545 s**	**-863,497 s**	**71,479,979 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Payroll credit: Interworld Post	+716,163	69,694,094
	For the auditors: the Interworld Post credit was reconciled to the penny against the payroll file, then to the second against the file's own clock. Both agreed. The file was returned with a note that it could now be trusted to be wrong in a different way. Ref. CIBT-2979-E556-8		
01 Jan	Deposit: Hall E	+2,419,456	72,113,550
	A correction to the 1st line: the deposit was posted in sols and again in seconds, and the two postings were read as two deposits. One has been reversed, and the sum shown is the one counted at the window. Ref. CIBT-2979-4D3A-5		
12 Jan	Slippage fee (Mars Station, 3 transfers)	-1,800	72,111,750
	The standing transfer to 8564-1708-9476 crosses 3 times a month at 0.30 s a crossing, so the fee comes to the same sum every month. The Bank has stopped sending the figure in advance, since it has never once changed. Ref. CIBT-2979-7557-5		
18 Jan	ATM withdrawal: Mars Station	-259,200	71,852,550
	Cash on Mars Station is subject to that world's rounding, which the Bank does not dispute. The rounding was in your favour by 12 hundredths of a sol, and the Bank has kept the hundredths for itself. Ref. CIBT-2979-BBC1-7		
19 Jan	Transfer to joint account	-429,697	71,422,853
	Rounding on the joint account is to the nearest five seconds only when both holders' names are on the slip. On the one occasion one name was missing the sum was carried whole. The officer says the rule is kinder to two people than to one. Ref. CIBT-2979-8126-8		
24 Jan	ATM withdrawal: Mars Station	-172,800	71,250,053
	The Teller has no complaint about the machine at Mars Station. Her complaint is the queue behind it, which on Fridays contains the same tall man reading the same newspaper, and who has never once reached the front. Ref. CIBT-2979-0CF4-6		
31 Jan	Interest at 4.00% APY	+229,926	71,479,979
	The Authority's reference second was adopted in the middle of the period, and the second half of the interest was calculated on it. The first half stands as it was, and the holder was told that the Authority had chosen the switch, which settled the matter for the holder if not for the Teller. Ref. CIBT-2979-A1AC-5		

Closing balance, month by month

Highest 74,714,722 s · lowest 56,557,393 s



February 2978 January 2979

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  2680-9708  2979-01`