CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Fenna Blackwood
Unit 123, Pallas Ring 10

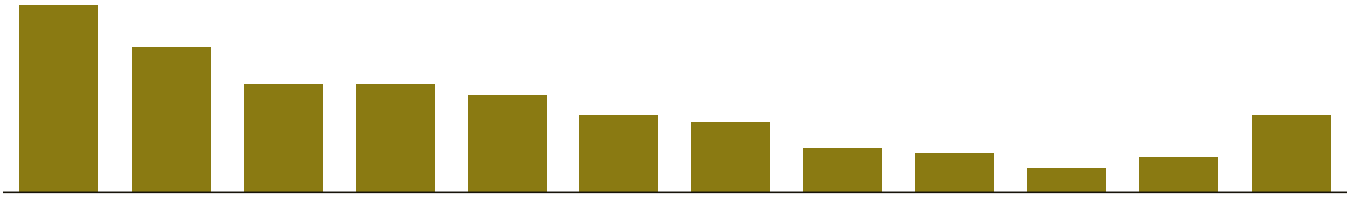
Account 8564-2705-0708
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
193,078,151 s	**+12,775,319 s**	**-1,687,354 s**	**204,166,116 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	Memory Vault: box 90-095, quarter	-259,200	192,818,951
	The Teller says the box is the only one on its sub-level that has never asked for a second look, and takes this as a compliment to both of them. Ref. CIBT-3003-3793-2		
08 Jan	Slippage fee (Oakland Sector, 8 transfers)	-4,800	192,814,151
	The clerk at Hall E noted that you asked twice for the slippage to be explained in whole seconds and not in fractions. It has been. The figure is 4,800 seconds, and the clerk has rounded it down in your favour. Ref. CIBT-3003-E592-7		
14 Jan	Deposit: Hall E	+10,463,378	203,277,529
	This deposit was sent in the name of Brymar College's treasurer, not its office. The Bank accepts it, with the treasurer's understanding that she will not be asked to sign for the same sum twice. Ref. CIBT-3003-A3C5-4		
16 Jan	Transfer to joint account	-991,354	202,286,175
	On the 16th the account number was printed as 8564-3740-2915 where it should have been 8564-2705-0708. The two accounts share a holder but not a balance, so the amount stays where it is and only the label has changed. Ref. CIBT-3003-8068-2		
20 Jan	ATM withdrawal: Oakland Sector	-259,200	202,026,975
	The withdrawal at Oakland Sector was queued for 25 minutes behind a fault in the machine's shutter, which opened on the local hour rather than the branch's. It was paid as the shutter opened. Ref. CIBT-3003-2407-3		
23 Jan	Payroll credit: Brymar College	+1,652,258	203,679,233
	Whenever a wage from Brymar College lands, you check the balance on the same day and then come back to the window to check it again. The Bank has added the second check to your file as a standing preference. Ref. CIBT-3003-1FF2-7		
24 Jan	ATM withdrawal: Oakland Sector	-172,800	203,506,433
	An earlier line showed this withdrawal as 172,800, and the receipt gives 2 Standard days. Under the practice note on the second signature, 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-A7ED-5		
31 Jan	Interest at 4.10% APY	+659,683	204,166,116
	The interest is credited on the 31st by standing instruction from the joint account. The instruction is renewed each year by both holders' signatures, and each year the two signatures agree, which is the important part. Ref. CIBT-3003-5442-5		

Closing balance, month by month

Highest 233,587,536 s · lowest 190,125,745 s



February 3002 — January 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  2705-0708  3003-01`