CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Sunniva Wetherby
Unit 184, Pallas Ring 10

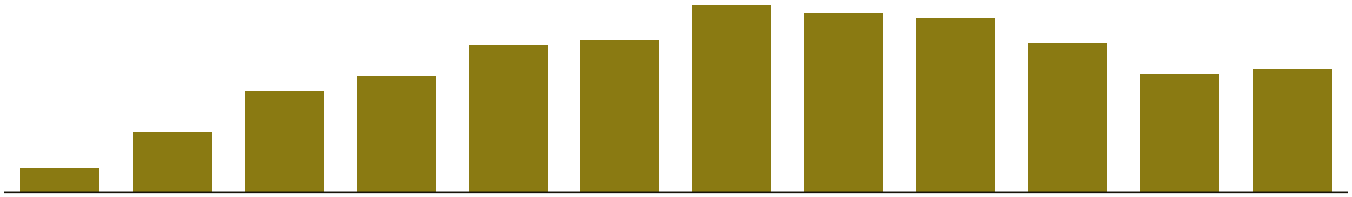
Account 8564-2746-5708
Period 1–31 December 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
56,646,970 s	**+1,220,226 s**	**-725,421 s**	**57,141,775 s**

Date	Description	Amount (s)	Balance (s)
07 Dec	Transfer to joint account	-268,748	56,378,222
	Interest on the joint balance is rounded in the holders' favour when the sum comes out even and against them when it comes out odd. The Bank calls this a fair division of the arithmetic, and the holders call it a quarrel they have agreed to lose in turns. Ref. CIBT-3003-EDB9-8		
08 Dec	Slippage fee (New Orleans Sector, 7 transfers)	-4,200	56,374,022
	The slippage fee on the transfer of 7 seconds on the 8th was calculated against the Hall E clock rather than the Head Office clock. The branch clock was ahead by 20 hundredths of a second. The fee has been recalculated, and the statement shows the figure that applies. Ref. CIBT-3003-D433-0		
08 Dec	Deposit: Hall E	+545,725	56,919,747
	The 0.30 s night-safe fee on this deposit has been waived. The safe was closed for inspection on the 8th, and you were asked to return the envelope the following morning, which the Bank regards as the safe's failing rather than yours. Ref. CIBT-3003-D052-7		
17 Dec	ATM withdrawal: New Orleans Sector	-172,800	56,746,947
	You draw 2 Standard days at New Orleans Sector on the 17th of each month, and the receipt reads "as before." The machine has printed those two words since 2999, and you have never once asked it for more. Ref. CIBT-3003-48F3-7		
22 Dec	Turbulence Cover	-20,473	56,726,474
	The delay was caused by a second carrier taking its turn at the quay, a courtesy the first carrier had not been told about. The claim is paid to the first carrier, which has passed it on with an apology. Ref. CIBT-3003-DC16-6		
28 Dec	ATM withdrawal: New Orleans Sector	-259,200	56,467,274
	The machine took 56 minutes to count out 3 Standard days, because it had been told the coins were valuable and counted each one twice. The count was correct, and the Bank has asked the machine to be less thorough without asking it to be less careful. Ref. CIBT-3003-6A54-2		
29 Dec	Payroll credit: Interworld Post	+447,914	56,915,188
	Interworld Post's office on Mars pays on the fourteenth, unless the fourteenth is a rest day on the planet, in which case it pays on whichever day the local calendar has decided to call a Tuesday. This month that was the sixteenth. Ref. CIBT-3003-18C3-1		
31 Dec	Interest at 4.80% APY	+226,587	57,141,775
	Your employer's payroll reaches this account on the 31st, and interest runs from the day it arrives, not from the day it left Interworld Post. The payroll office has been told so and has replied that it is aware of the arrangement. Ref. CIBT-3003-FBE9-0		

Closing balance, month by month

Highest 63,219,134 s · lowest 47,622,496 s



January 3003 December 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  2746-5708  3003-12`