CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Sunniva Wetherby
Unit 277, Pallas Ring 10

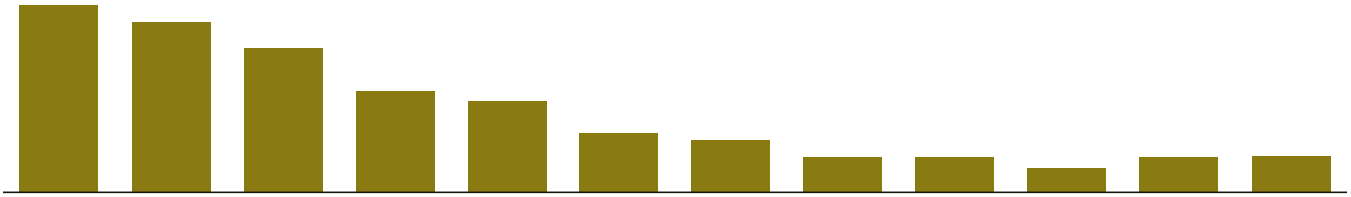
Account 8564-2746-5708
Period 1–31 January 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
48,013,397 s	**+803,399 s**	**-701,648 s**	**48,115,148 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Slippage fee (Montréal Sector, 1 transfers)	-900	48,012,497
	The 1 transfers waited 31 days at the relay behind a crowd of others from Interworld Post. The relay asks that the crowd be counted in the fee, and the Bank has declined, since a crowd has no seconds of its own to lose. Ref. CIBT-3012-2E26-1		
08 Jan	ATM withdrawal: Montréal Sector	-172,800	47,839,697
	The machine offered your balance in both units, which it does without being asked. You declined the second, and it has noted your refusal in the same tone it uses for everything. Ref. CIBT-3012-AF18-8		
14 Jan	Transfer to joint account	-268,748	47,570,949
	A line of handwriting on the joint slip for the 14th matches neither holder, and is in the same ink as the mandate. The officer has filed it with the mandate and has asked no one whose it is. Ref. CIBT-3012-D774-8		
21 Jan	Memory Vault: box 62-539, quarter	-259,200	47,311,749
	Box 62-539, rental, and an inventory of 58 recollections, each counted by the custodian and each described in the custodian's own words: "present, not improved". The Vault has no further comment to make on the inventory. Ref. CIBT-3012-EFB1-2		
25 Jan	Deposit: Hall E	+163,432	47,475,181
	Notes deposited at Hall E are credited to the whole day, and coins to the nearest 41 seconds. The balance left over from this deposit is written on the back of the slip, where it will be added to your next one, as it was to the last. Ref. CIBT-3012-2292-5		
26 Jan	Payroll credit: Interworld Post	+447,914	47,923,095
	The wage for the 26th was paid in days and the deduction for the Interworld Post canteen in seconds, so the statement divides one sum by two units of measure. The Bank has checked the division and found the canteen to have been right all along. Ref. CIBT-3012-7D10-8		
31 Jan	Interest at 4.80% APY	+192,053	48,115,148
	Interest earned on the Ganymede deposit is paid at the Ganymede rate, which is higher, and converted at the Earth rate, which is lower, and the station keeps the difference. Ref. CIBT-3012-805E-4		

Closing balance, month by month

Highest 68,134,686 s · lowest 46,563,601 s



February 3011 January 3012

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 3012-01