CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Rafe Juvonen-Zelenko
Unit 170, Pallas Ring 10

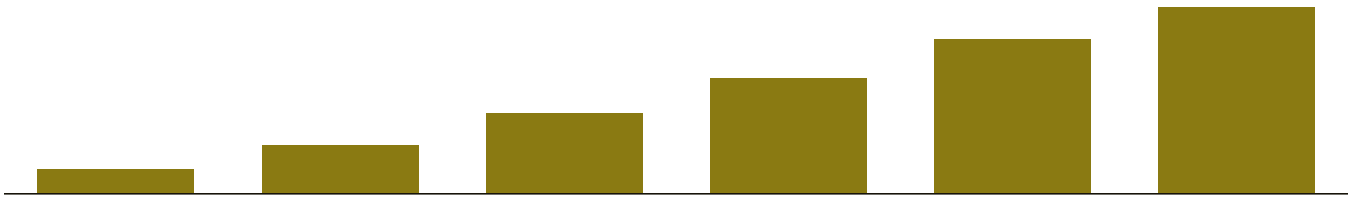
Account 8564-3003-9607
Period 1–31 January 3024
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
978,312,017 s	**+209,269,588 s**	**-1,800 s**	**1,187,579,805 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Deposit: Hall E	+197,832,755	1,176,144,772
	The Ceres Ring Assay Office took a deduction from the wages it sent with this deposit, and has since written to say the deduction was an error and has been reversed. The reversal came in the same envelope, which was noticeably thinner than the one before it. Ref. CIBT-3024-807F-0		
05 Jan	Payroll credit: the Ceres Ring Assay Office	+7,849,689	1,183,994,461
	The employer's commission is taken before the wage is paid and rounded down to the nearest five seconds, as its payroll office has always done. The saving of 1,500 seconds this month is credited to you, and the employer does not know it is doing this. Ref. CIBT-3024-4152-5		
09 Jan	Slippage fee (Io, 2 transfers)	-1,800	1,183,992,661
	The clock in the window at Hall E runs 5 seconds behind the relay's, which you have timed every month since 3023 and reported in writing. The Bank has charged your fee on the window's figure, and the window clock has been set to agree with the Bank, which is the only instance in the file of a clock taking advice. Ref. CIBT-3024-819B-9		
31 Jan	Interest at 4.40% APY	+3,587,144	1,187,579,805
	The Bank rounds every interest line down to the second, but it rounds your running total up, the two rules having been agreed in 3023 and never reconciled. The officer has kept them as they are. Ref. CIBT-3024-B2B3-4		

Closing balance, month by month

Highest 1,187,579,805 s · lowest 142,193,925 s



August 3023 January 3024

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 3003-9607 3024-01