CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Rafe Juvonen-Zelenko
Unit 373, Pallas Ring 10

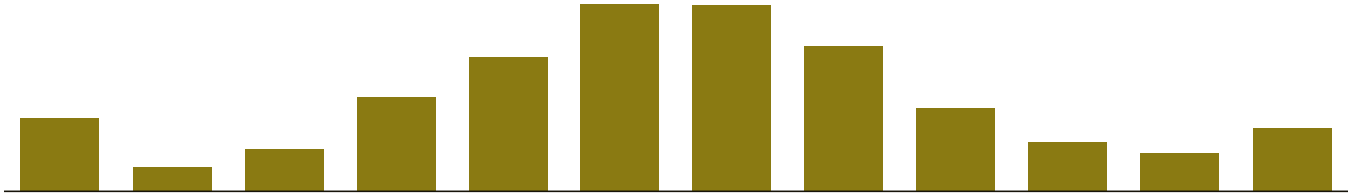
Account 8564-3003-9607
Period 1–31 January 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,922,459,553 s	+145,103,298 s	-439,200 s	3,067,123,651 s

Date	Description	Amount (s)	Balance (s)
01 Jan	Payroll credit: the Ceres Ring Assay Office	+7,849,689	2,930,309,242
	Pay from the Ceres Ring Assay Office at Oakland Sector follows the local day, so the last credit of the month lands 30 days into the next. The Bank was asked to treat the month as the local one, and declined, politely. Ref. CIBT-3028-E814-1		
03 Jan	Slippage fee (Oakland Sector, 8 transfers)	-7,200	2,930,302,042
	Slippage is rounded after the currency is converted and not before, a point the Bank's rounding clerk raised in 3026. The relay's operator has not yet accepted it, and each month the two figures differ by 0.965, which both sides agree is small. Ref. CIBT-3028-5D3C-4		
13 Jan	ATM withdrawal: Oakland Sector	-172,800	2,930,129,242
	Withdrawn from a joint account on one holder's instruction, against the Ceres Ring Assay Office's advance of next month's wages. The advance appears on its own line with its own fee, and the employer has agreed to bear the fee. Ref. CIBT-3028-DE09-7		
16 Jan	Deposit: Hall E	+126,537,924	3,056,667,166
	The deposit was credited 31 days after the envelope was sealed, because the counter was waiting for a second officer's signature and the second officer was at another window explaining the first. Ref. CIBT-3028-EDD3-1		
25 Jan	ATM withdrawal: Oakland Sector	-259,200	3,056,407,966
	The Ceres Ring Assay Office pays its staff through the machine at Oakland Sector, and the cash comes out in the firm's own denomination. The firm describes this as a courtesy. The machine describes it as the same thing. Ref. CIBT-3028-8F87-2		
31 Jan	Interest at 4.40% APY	+10,715,685	3,067,123,651
	The 31st line was keyed from a pencil draft in which the sixth digit of the rate had been written as a 3 and corrected to an 8 without initials. The rate is 4.40% APY, the interest has been worked again from it, and the 13 seconds the error cost you are credited below. Ref. CIBT-3028-0196-3		

Closing balance, month by month

Highest 3,778,939,493 s · lowest 2,839,908,325 s



February 3027 January 3028

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 3028-01