CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wim Xiomara
Unit 164, Pallas Ring 10

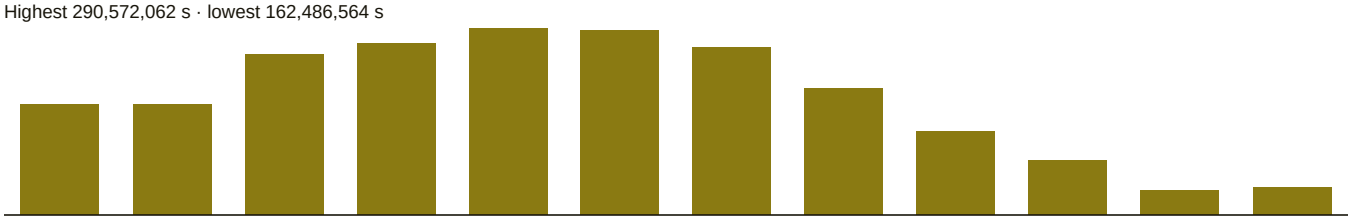
Account 8564-3133-1821
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
162,486,564 s	**+3,283,879 s**	**-1,176,702 s**	**164,593,741 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Payroll credit: the Lunar Freight Co-operative	+1,518,671	164,005,235
	The Lunar Freight Co-operative pays on the 2nd of the month, or on the day after if that is a rest day for its office. The credit has never once been posted on the rest day itself, which the Bank finds reassuring. Ref. CIBT-3003-4E02-7		
04 Jan	Transfer to joint account	-911,202	163,094,033
	Each month a transfer of 911,202 is made to 8564-8991-3272 from both holders' shares, in equal halves. The halves are recorded separately, so either holder can see exactly what the other has paid. Ref. CIBT-3003-4B04-6		
11 Jan	ATM withdrawal: Callisto	-172,800	162,921,233
	Withdrawals at Callisto are usually made by a depositor in a long grey coat who counts the cycles twice before leaving. This month the depositor was you, and the teller on the concourse has asked us to say that nobody minded. Ref. CIBT-3003-199E-0		
16 Jan	Deposit: Hall E	+1,331,911	164,253,144
	Notes totalling 1,331,911 were checked at the Hall E window. The Teller observed, to nobody in particular, that they had been folded by someone with a clear view of their future. Ref. CIBT-3003-02F7-1		
22 Jan	Slippage fee (Callisto, 7 transfers)	-6,300	164,246,844
	Slippage is charged per whole Standard second, so the 6,300 s on this line is the crossings' total rounded up. The fraction left over, 0.985 s, is carried to the next statement and rounded there. Ref. CIBT-3003-E0E2-4		
27 Jan	ATM withdrawal: Callisto	-86,400	164,160,444
	Your withdrawal at Callisto waited 43 minutes while the machine asked the relay to confirm the balance. The relay confirmed it, and the wait was the relay's, not yours; nothing is owed on it. Ref. CIBT-3003-F596-2		
31 Jan	Interest at 3.20% APY	+433,297	164,593,741
	When the interest works out to half a second, the Bank rounds towards the depositor. This period it did so twice, which the officer has entered as a small kindness. Ref. CIBT-3003-9416-0		

Closing balance, month by month

Highest 290,572,062 s · lowest 162,486,564 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 3133-1821 3003-01