CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Esme Ostrander
Unit 185, Pallas Ring 10

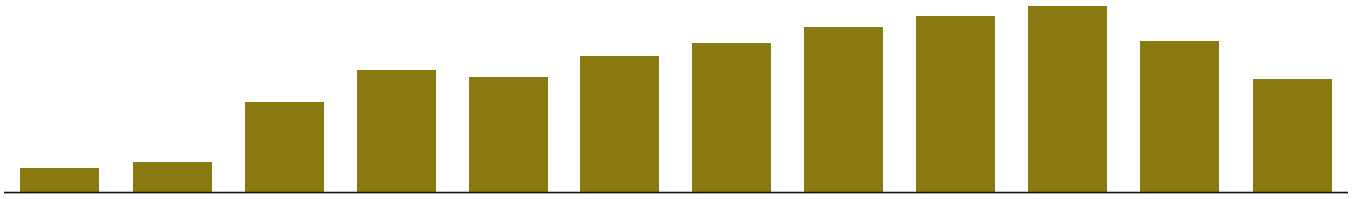
Account 8564-3219-8708
Period 1–31 January 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
331,743,012 s	**+2,728,320 s**	**-14,100,985 s**	**320,370,347 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Transfer to own account: Svalbard	-13,801,230	317,941,782
	A sundry is paid the moment it is written, and the officer has begun writing it while you are still at the window, so that the two actions meet on the slip before the ink is dry. Ref. CIBT-3012-9AA1-4		
02 Jan	Payroll credit: Kepler Ring Hydroponics	+1,677,801	319,619,583
	The employer's office at Svalbard sent this month's wages with a note asking the Bank to confirm that the figure includes its own holiday. It does. Kepler Ring Hydroponics has paid that holiday every year since before the holiday was agreed, which the Bank counts in the employer's favour. Ref. CIBT-3012-FC7E-9		
04 Jan	Temporal Health Plan	-36,955	319,582,628
	The fillings on Svalbard are settled in days to the nearest whole, and the clinic's receipt asks for the same rounding. The two have been kept apart, as the schedule requires. Ref. CIBT-3012-5AE2-5		
21 Jan	Slippage fee (Svalbard, 6 transfers)	-3,600	319,579,028
	A fee of less than one second is entered as a dash. The statement reads the dash as nothing; the Bank reads it as a fee not yet due. Ref. CIBT-3012-7316-7		
26 Jan	Memory Vault: box 63-920, quarter	-259,200	319,319,828
	Memory Vault: box 63-920, quarterly rental. The Vault reports the box's contents intact at the quarterly inspection, with one recollection showing minor fading at the edges, as is normal after 4 years in storage. Ref. CIBT-3012-7D6C-2		
31 Jan	Interest at 3.80% APY	+1,050,519	320,370,347
	Interest for 29 days on this balance is worked to the second at 3.80% APY and then trimmed at the close of the Pallas Ring 10 day. Nothing was rounded in your favour or against you; the table did it, and the table has no opinion. Ref. CIBT-3012-1A39-0		

Closing balance, month by month

Highest 342,569,625 s · lowest 293,196,983 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 3219-8708 3012-01