CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lumi Bellweather
Unit 113, Pallas Ring 10

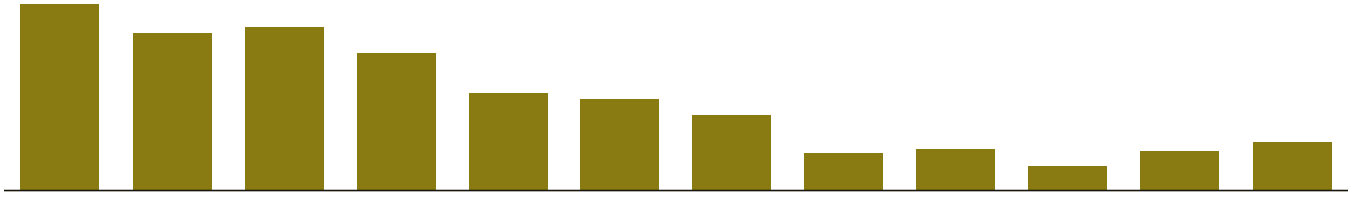
Account 8564-3324-1663
Period 1–31 March 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
101,877,646 s	**+2,014,336 s**	**-500,599 s**	**103,391,383 s**

Date	Description	Amount (s)	Balance (s)
05 Mar	Transfer to joint account	-325,699	101,551,947
	The joint account is kept by two branches on two worlds. Hall E runs the balance in its local day and Luna runs the other half in its own. Both figures are printed to the same second, the only point on which the two offices have agreed this year. Ref. CIBT-2986-1C3C-1		
10 Mar	Payroll credit: the Lagrange Four Commissary	+542,831	102,094,778
	Your wages from the Lagrange Four Commissary come in on a Thursday, and by the Friday you have moved a fifth of them to 8564-6734-8434, leaving the rest where it sits. The pattern has held for 5 years, which the Bank calls a budget and the Teller calls a habit. Ref. CIBT-2986-EFE3-6		
13 Mar	Deposit: Hall E	+1,157,383	103,252,161
	The deposit's date was taken from the slip as the 13th, but the counter took it on the following day, when the rate was posted. The statement now shows the day of the count; the interest is the same either way. Ref. CIBT-2986-6967-7		
16 Mar	ATM withdrawal: Luna	-172,800	103,079,361
	The Lagrange Four Commissary pays its drivers' expenses through the same machine, in fives, so your withdrawal on the 16th came out in the same notes as the firm's own mail. The Bank has asked the firm to keep the two stacks apart. Ref. CIBT-2986-7D9A-2		
24 Mar	Slippage fee (Luna, 7 transfers)	-2,100	103,077,261
	The Lagrange Four Commissary asked the Bank to hold its remittances until the Head Office was quiet, which it is for 22 hours each Standard week. The fee on the held transfers is the fee for the quiet hours, and the firm has asked that it be rounded down to the nearest quiet hour. Ref. CIBT-2986-76FC-3		
31 Mar	Interest at 3.70% APY	+314,122	103,391,383
	The fee has been waived because the branch closed for an hour at lunch and the interest was posted in that hour all the same. The Bank does not charge for hours it did not keep. Ref. CIBT-2986-E88F-8		

Closing balance, month by month

Highest 126,652,131 s · lowest 99,243,281 s



April 2985 March 2986

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 3324-1663 2986-03