CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 274, Pallas Ring 10

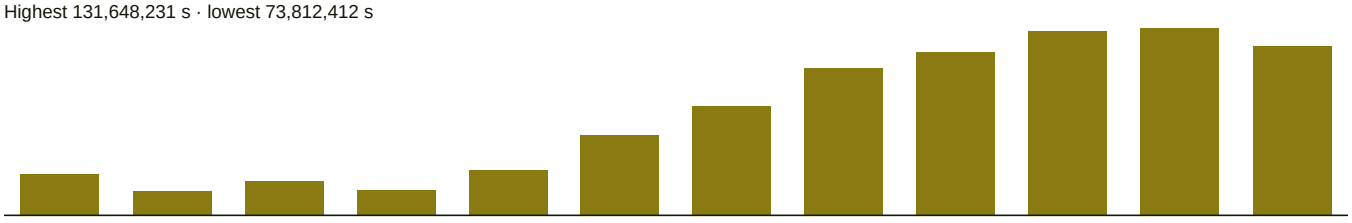
Account 8564-4142-8708
Period 1–31 January 2947
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
131,648,231 s	**+1,543,167 s**	**-7,823,693 s**	**125,367,705 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Payroll credit: Harbourfront Shipping	+1,104,340	132,752,571
	Auditors' finding: Harbourfront Shipping paid 10 wages in the quarter from an account the Bank had been told was closed. The account is closed. The money was not, and it has been returned with the employer's apology, which the auditors checked was in the employer's own hand. Ref. CIBT-2947-E27C-5		
12 Jan	ATM withdrawal: Europa	-259,200	132,493,371
	Note for the auditors: the withdrawal of 3 Standard days at Europa appears on the machine's log a few seconds past the hour and on the branch ledger at the hour. Both are correct. The machine keeps its own time, and the branch keeps the other. Ref. CIBT-2947-857F-8		
19 Jan	Memory Vault: box 85-427, quarter	-259,200	132,234,171
	A recovery claim recorded as closed on the 19th is still open. The rental has continued without a break, and the earlier closure has been struck. Ref. CIBT-2947-24FB-2		
24 Jan	Slippage fee (Europa, 1 transfers)	-900	132,233,271
	You send your 1 transfers at a quarter past the hour, when the relay is still warming its clock. The relay has never been warm at that hour and says so in writing each month, and the fee is 0.30 s regardless. Ref. CIBT-2947-8766-3		
27 Jan	Transfer to own account: Europa	-7,304,393	124,928,878
	One pen, chained to the counter at Hall E, found in a bag at the door and returned at the next window. The charge is for the chain, which the Bank has not been able to replace at its old price. Ref. CIBT-2947-5F46-3		
31 Jan	Interest at 4.00% APY	+438,827	125,367,705
	The statement shows interest accrued to the close of the Pallas Ring 10 day. The balance on your card does not include it, since the card reads the balance at the instant of a withdrawal, and an instant does not contain a day's interest. The two agree within 5 seconds, which the card calls a tolerance. Ref. CIBT-2947-9266-9		

Closing balance, month by month

Highest 131,648,231 s · lowest 73,812,412 s



February 2946 January 2947

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 4142-8708 2947-01