CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 150, Pallas Ring 10

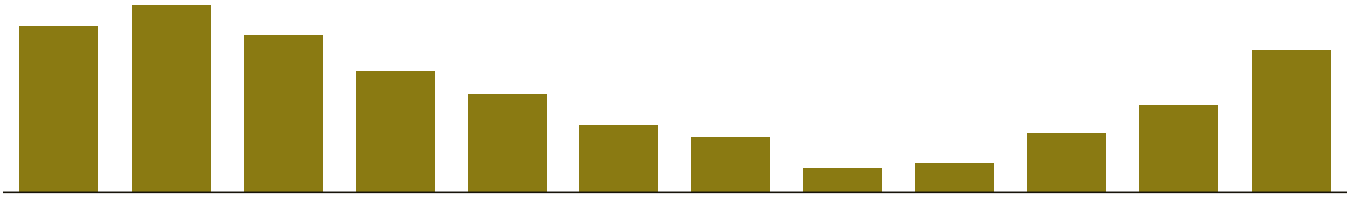
Account 8564-4142-8708
Period 1–31 December 2979
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
137,361,852 s	**+14,911,575 s**	**-268,045 s**	**152,005,382 s**

Date	Description	Amount (s)	Balance (s)
05 Dec	Slippage fee (Callisto, 4 transfers)	-1,200	137,360,652
	The Authority's crossing levy is included in the slippage on this line. It makes up 0.30 seconds of the total and is shown on its own line in the schedule, where anyone who wishes to dispute the Authority may do so separately. Ref. CIBT-2979-DA6B-2		
08 Dec	Turbulence Cover	-7,645	137,353,007
	The claim was paid to the nearest five minutes, the carrier having reported its delays in fives since its last timetable. The 0.969 left over is not paid, and nobody has thought to ask for it. Ref. CIBT-2979-C706-3		
15 Dec	ATM withdrawal: Callisto	-172,800	137,180,207
	Withdrawn in full before the bonus was paid. The bonus from Harbourfront Shipping, posted on the 15th, appears on the next statement, and the Bank has made no comment on its size. Ref. CIBT-2979-31DD-5		
15 Dec	Deposit: Hall E	+13,349,363	150,529,570
	The sum on the slip was 13,349,363. The counter entered the whole cycle and set the 0.990 aside as a courtesy to the window. The courtesy is credited to the window's own account and not to yours, which is the arrangement the window asked for. Ref. CIBT-2979-829D-0		
22 Dec	Payroll credit: Harbourfront Shipping	+1,104,340	151,633,910
	The Harbourfront Shipping remittance was taken to the nearest cycle under the Bank's wage rule, which lowered the sum by 3 seconds on this occasion. The rule allows either, and the officer on duty has recorded which way it went, but not why. Ref. CIBT-2979-8ED4-4		
29 Dec	ATM withdrawal: Callisto	-86,400	151,547,510
	The receipt for this draw was printed on the machine's own paper, which is thinner than ours and reads the same from either side. The Bank has kept it in the file, since it cannot tell which side is the front. Ref. CIBT-2979-E2D3-7		
31 Dec	Interest at 4.00% APY	+457,872	152,005,382
	Interest began on the day the envelope was opened at the counter, not the day it was posted, which was 31 days earlier. The counter says this is the rule, and the envelope has been filed with the statement to show it. Ref. CIBT-2979-A08A-3		

Closing balance, month by month

Highest 163,805,126 s · lowest 120,543,975 s



January 2979 December 2979

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 2979-12