CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Xan Umberfield
Unit 140, Pallas Ring 10

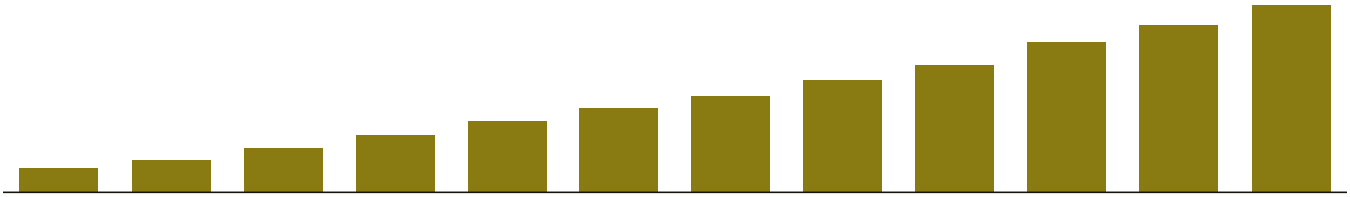
Account 8564-4439-1663
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,936,180,920 s	**+213,333,113 s**	**-3,736,207 s**	**2,145,777,826 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Slippage fee (Luna, 4 transfers)	-2,400	1,936,178,520
	The Ceres Ring Assay Office moved its settlement desk to Luna in 3001, and since then your slippage has run a day longer on each crossing. The change was not notified to the Bank, which learned of it from the fee. Ref. CIBT-3003-2803-3		
11 Jan	Payroll credit: the Ceres Ring Assay Office	+5,901,357	1,942,079,877
	The Ceres Ring Assay Office credit was held for 31 days in the Bank's suspense account because the remitter's reference did not match its contract. The reference was corrected by the remitter's own office, which apologised, and the wage has been released with the days' interest. Ref. CIBT-3003-39B0-0		
11 Jan	Temporal Health Plan	-20,193	1,942,059,684
	Three signatures sit under this reimbursement, two of them the auditors' and the third the auditors' again, which the plan takes to mean that the first two were not quite certain. The sum agrees with the provider's invoice to the cent, so the plan has let the third stand as a courtesy. Ref. CIBT-3003-93FB-2		
15 Jan	Transfer to joint account	-3,540,814	1,938,518,870
	At Luna a joint account can be used only while both holders are within one corridor of each other. The rule is old and is applied with patience; the statement goes to whichever holder happens to be nearest the window. Ref. CIBT-3003-EE16-9		
21 Jan	Deposit: Hall E	+200,977,820	2,139,496,690
	The notes were all facing the same way when they reached the window, which the Teller describes as a first at Hall E. She has not yet decided whether it is a compliment to the holder or a warning to the rest of us. Ref. CIBT-3003-0EA9-7		
26 Jan	ATM withdrawal: Luna	-172,800	2,139,323,890
	Your receipt goes home with you each time, kept together with a clip that was there before the file was opened, so that the balance and the receipt can be found in the same place. The Teller finds this helpful and has never said so. Ref. CIBT-3003-C79C-4		
31 Jan	Interest at 4.00% APY	+6,453,936	2,145,777,826
	The interest on the Luna portion is set by the local office in days and sent to us by relay, with a short note in the local hand. The officers read the note aloud to each other, for practice, and then file it with the figure it explains. Ref. CIBT-3003-54E9-9		

Closing balance, month by month

Highest 2,145,777,826 s · lowest 412,690,390 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 4439-1663 3003-01