CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Teodor Jaramillo
Unit 282, Pallas Ring 10

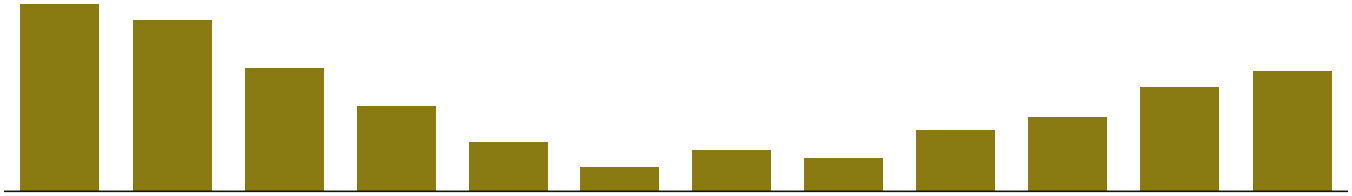
Account 8564-4510-5708
Period 1–31 January 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
36,662,836 s	**+1,280,919 s**	**-436,800 s**	**37,506,955 s**

Date	Description	Amount (s)	Balance (s)
14 Jan	ATM withdrawal: Montréal Sector	-259,200	36,403,636
	On the first morning of each quarter you ask for 3 Standard days, and then, before the cash comes out, ask the machine to read your account name back to you. The machine has learned to say it slowly, which you appear to need. Ref. CIBT-2976-1731-0		
15 Jan	Slippage fee (Montréal Sector, 8 transfers)	-4,800	36,398,836
	The transfer of 4,800 from Montréal Sector, made for your employer's wage run, crossed three branch clocks before it reached Hall E. The fee of 0.30 s is shown against the employer's name, not yours, at the employer's own request. Ref. CIBT-2976-D0F4-4		
20 Jan	Payroll credit: Interworld Post	+255,388	36,654,224
	The envelope that came with the Interworld Post transfer was empty. The Teller says this is the employer's usual practice and not a fee, and has filed the envelope anyway, so that the next officer can see it for themselves. Ref. CIBT-2976-368A-2		
26 Jan	Deposit: Hall E	+924,709	37,578,933
	Deposits of 23 envelopes at a time, one every few months, always with the same gap between them. The gap has become a statement in its own right, and the counter no longer asks after it. Ref. CIBT-2976-C7C4-7		
30 Jan	ATM withdrawal: Montréal Sector	-172,800	37,406,133
	Withdrawals from Montréal Sector are charged in whole day, rounded up, while deposits there are rounded down, which the local office describes as balanced. The arrangement is the same for every customer, and it has been applied to your 8564-4510-5708 without exception. Ref. CIBT-2976-BD76-9		
31 Jan	Interest at 3.30% APY	+100,822	37,506,955
	Your file shows you have asked about the posted rate at Hall E on 9 occasions this year and found it unchanged on each. The Teller has suggested the figure be printed at the top of your statement, to save you the walk. Ref. CIBT-2976-0E10-0		

Closing balance, month by month

Highest 40,990,779 s · lowest 32,509,118 s



February 2975 January 2976

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 4510-5708 2976-01