CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Sunniva Jaramillo
Unit 167, Pallas Ring 10

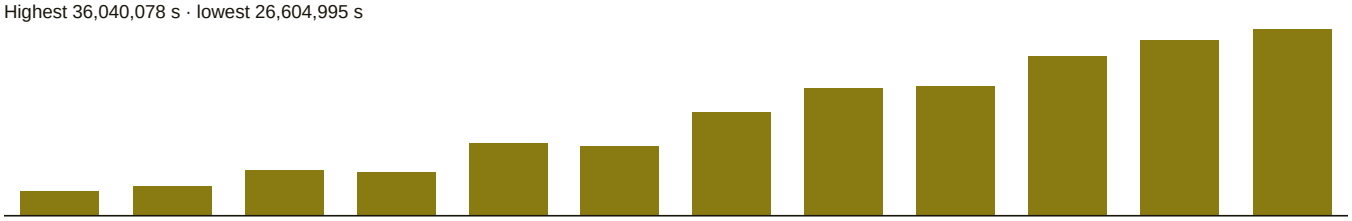
Account 8564-4635-4321
Period 1–31 January 2950
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
35,395,144 s	**+932,882 s**	**-287,948 s**	**36,040,078 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Payroll credit: Brymar College	+172,241	35,567,385
	The wage from Brymar College arrives on the 5th of each month and has done since 2946, in the same sum to the second. An officer at Hall E once suggested the employer post it a day early, and the employer declined on the grounds that it would then be early. Ref. CIBT-2950-1C0E-1		
13 Jan	Slippage fee (Phobos, 6 transfers)	-5,400	35,561,985
	Monthly slippage on your recurring crossing from Hall E to Phobos. The annual amount is worked out once, in 2945, and divided twelve ways; the Clock Standards Board approved the method, and the Teller would rather not explain it again. Ref. CIBT-2950-DE0C-0		
15 Jan	Turbulence Cover	-23,348	35,538,637
	Last month's lakes surcharge was entered in error. The route crosses a salt flat that the timetable calls a lake, for reasons the timetable does not give. The surcharge is withdrawn in full. Ref. CIBT-2950-35B4-0		
21 Jan	ATM withdrawal: Phobos	-259,200	35,279,437
	The cash-time at Phobos waited 31 days, because the machine had been told to pay out only after the concourse lamps were lit at last, and the lamps were late. Ref. CIBT-2950-4EC0-4		
24 Jan	Deposit: Hall E	+648,557	35,927,994
	A deposit of 7 d 12:09:17 from Brymar College was received at the Hall E counter. The remitter's clock ran 35 seconds fast on the slip, and the sum has been credited as counted, not as dated. Ref. CIBT-2950-E99E-0		
31 Jan	Interest at 3.80% APY	+112,084	36,040,078
	No withdrawals have been made in 30 days, and the balance has grown in that time by an amount the statement shows to the second. The officer adds that a balance this quiet is rare on this branch and always welcome. Ref. CIBT-2950-DD8A-5		

Closing balance, month by month

Highest 36,040,078 s · lowest 26,604,995 s



February 2949 January 2950

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 4635-4321 2950-01