CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Sunniva Jaramillo
Unit 45, Pallas Ring 10

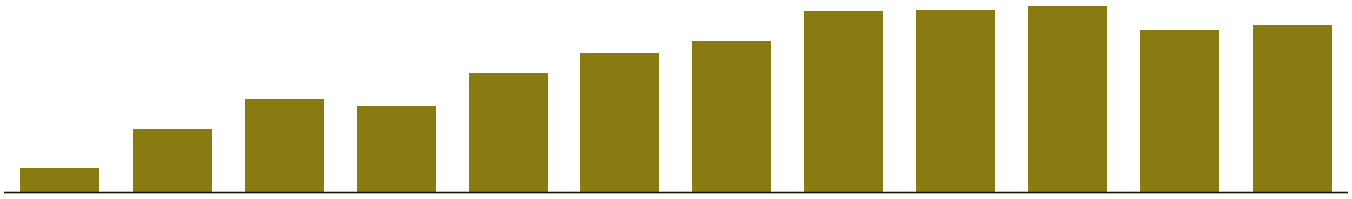
Account 8564-4635-4321
Period 1–31 January 2979
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,868,365 s	**+323,195 s**	**-185,376 s**	**21,006,184 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	ATM withdrawal: Singapore Sector	-86,400	20,781,965
	Cash-time, the Teller points out, can be withdrawn only once, and she has asked the machine to keep that in mind on your behalf. Ref. CIBT-2979-0E6B-6		
04 Jan	ATM withdrawal: Singapore Sector	-86,400	20,695,565
	The posting was held 31 days because the receipt paper at Singapore Sector had to be counted. The count then had to be declared correct by someone who had not been present for it. Ref. CIBT-2979-9B31-2		
14 Jan	Turbulence Cover	-12,576	20,682,989
	Claims are settled at the policy rate in force on the day the delay began. Yours began on the 14th, and the rate that day was rounded up by 0.993 of a point. The policy calls this a rounding, and the claim was paid at the higher rate. Ref. CIBT-2979-C5C1-5		
21 Jan	Payroll credit: Brymar College	+172,241	20,855,230
	Rounded down to the whole day on the day they arrived, the wages from Brymar College left a small remainder, entered as a credit on the 21st. The credit is small, but it is yours, and it has been paid out. Ref. CIBT-2979-D443-2		
21 Jan	Deposit: Hall E	+84,871	20,940,101
	Entered as a withdrawal on one line, because the slip had been filled in from the back. The line has been turned the right way up. A sum is a deposit from the day it was made, whichever way the slip was written. Ref. CIBT-2979-2519-8		
31 Jan	Interest at 3.80% APY	+66,083	21,006,184
	The posted rate changed partway through the period. Interest before the change is at the old rate and after it at the new, and the change falls on the 31st, so you may check the sums at your own table, as you have done before. Ref. CIBT-2979-24F8-7		

Closing balance, month by month

Highest 21,563,488 s · lowest 16,938,078 s



February 2978 January 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 4635-4321 2979-01