CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Sunniva Jaramillo
Unit 12, Pallas Ring 10

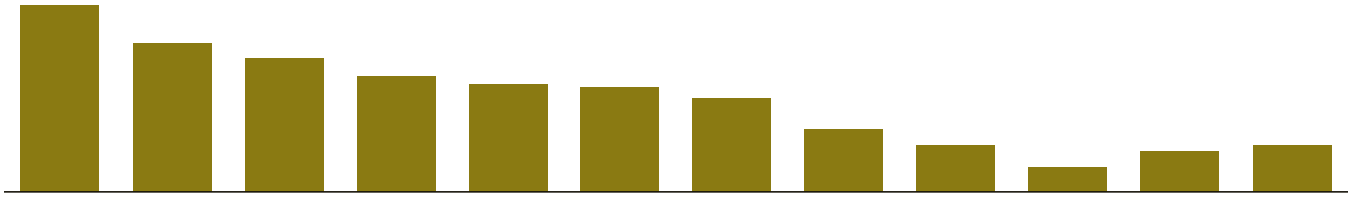
Account 8564-4635-4321
Period 1–31 January 2980
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
16,555,932 s	**+224,668 s**	**-34,352 s**	**16,746,248 s**

Date	Description	Amount (s)	Balance (s)
18 Jan	Payroll credit: Brymar College	+172,241	16,728,173
	The handling fee on the wages from Brymar College is 0.30 seconds, the same as on every other payment this year. The desk has never raised it, and no one there can say who set it. Ref. CIBT-2980-91DC-2		
21 Jan	Transfer to own account: Lagos Sector	-20,678	16,707,495
	Copies are charged by the page, and any part of a day left over from a sheet is rounded up, so 29 pages cost one day more than their arithmetic. The Bank regards this as the way its sums are done, not as a charge. Ref. CIBT-2980-44E3-5		
23 Jan	Turbulence Cover	-10,074	16,697,421
	You fold the Turbulence Cover certificate into quarters each month and keep it in your inside pocket, with the premium receipt behind it. The policy does not have to be carried. The Bank is glad to know where it is. Ref. CIBT-2980-E7D7-8		
28 Jan	Slippage fee (Lagos Sector, 6 transfers)	-3,600	16,693,821
	A customer asked the Teller whether slippage could be paid in advance. She said it could, but that the Bank would then owe it back, and he decided to wait. Ref. CIBT-2980-5783-6		
31 Jan	Interest at 3.80% APY	+52,427	16,746,248
	Audit note: interest on this account was accrued for 28 days at 3.80% and posted once, not every second, because the posting clock at Hall E runs in minutes. The Committee has asked for the seconds to be restored in the next audit, with the interest on them. Ref. CIBT-2980-FC49-7		

Closing balance, month by month

Highest 21,320,524 s · lowest 16,039,923 s



February 2979 January 2980

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 2980-01