CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Sunniva Jaramillo
Unit 355, Pallas Ring 10

Account 8564-4635-4321
Period 1–31 January 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
24,027,717 s	**+322,345 s**	**-261,900 s**	**24,088,162 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	ATM withdrawal: Callisto	-259,200	23,768,517
	The withdrawal on the 5th was printed as 259,200, which was a transcription error. The machine's log shows 3 Standard days, the figure now on this line, and the difference was never in the machine. Ref. CIBT-3013-2B60-7		
11 Jan	Deposit: Hall E	+74,017	23,842,534
	The Teller's hand on your slip is legible to the second, which the Bank notes as a rarity in the day's post. The Teller has been asked to stop writing the seconds in the margin for the auditors, and has declined. Ref. CIBT-3013-1268-8		
19 Jan	Payroll credit: Brymar College	+172,241	24,014,775
	Pay from Brymar College reached 8564-4635-4321 from the Europa station, where the staff are paid through the ice. The transfer crosses the ice a shade slower than the light does, and the Bank has allowed for it in the posting date. Ref. CIBT-3013-85E9-4		
26 Jan	Slippage fee (Callisto, 9 transfers)	-2,700	24,012,075
	Every quarter your transfers to the Callisto office go out in one batch and are charged as one crossing. The office asked for this in 3011, and the Bank was happy to accept. Ref. CIBT-3013-5444-8		
31 Jan	Interest at 3.80% APY	+76,087	24,088,162
	You fold the statement along the interest line each month, so that the figure sits on the outside and is the first thing read at the counter. The officers have noticed the fold is always made in the same place. Ref. CIBT-3013-1F4B-6		

Closing balance, month by month

Highest 24,088,162 s · lowest 16,693,714 s



February 3012 January 3013

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 3013-01