CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Sunniva Jaramillo
Unit 173, Pallas Ring 10

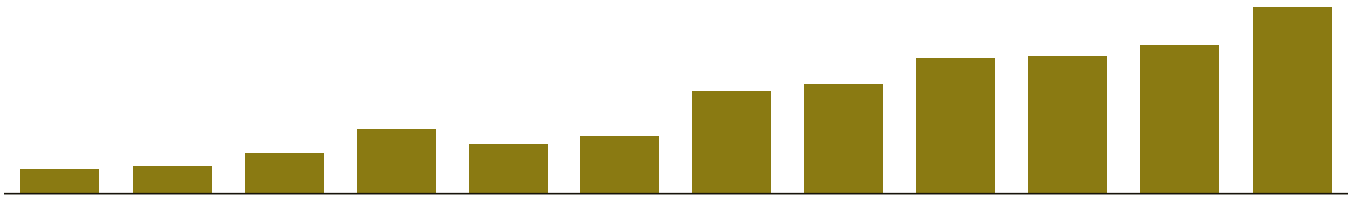
Account 8564-4635-4321
Period 1–31 January 3018
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
35,022,981 s	**+1,553,699 s**	**-22,213 s**	**36,554,467 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Deposit: Hall E	+1,270,552	36,293,533
	You deposit the same sum on the same weekday, the notes in the same order, and the officers have stopped counting the envelope aloud. The window now has the slip ready before you reach it, and you have never once queried it. Ref. CIBT-3018-02A5-0		
04 Jan	Slippage fee (Titan, 4 transfers)	-2,400	36,291,133
	You have crossed to Titan every 53 days since 3013, always in the same second of the local morning. The relay now holds your transfer for that second, and the fee for the wait is still the fee for the crossing. Ref. CIBT-3018-F2E3-4		
25 Jan	Payroll credit: Brymar College	+172,241	36,463,374
	Fee on the Brymar College credit for the fortnight in which the office closed early: waived. The Bank did not close early, but the office says it did, and the Bank accepts the office's account of its own calendar. Ref. CIBT-3018-0254-7		
30 Jan	Turbulence Cover	-19,813	36,443,561
	Premium for cover on the Titan lakes route, charged each time the carrier's boats are held at dock. The surcharge is charged again on each occasion, and the Bank has been asked to say so once, which it does here. Ref. CIBT-3018-78C2-2		
31 Jan	Interest at 3.80% APY	+110,906	36,554,467
	You keep a figure in pencil on the back of each slip and check the interest against it before the statement is opened. The two have agreed for 4 years. The officers no longer ask to see the pencil and have begun to ask after the lead. Ref. CIBT-3018-A7E0-1		

Closing balance, month by month

Highest 36,554,467 s · lowest 29,958,953 s



February 3017 January 3018

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 3018-01