CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Juvonen
Unit 46, Pallas Ring 10

Account 8564-4792-1821
Period 1–31 January 2983
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
5,363,857 s	**+374,263 s**	**-174,000 s**	**5,564,120 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	Deposit: Hall E	+359,960	5,723,817
	A child from the Hall E street brings in your deposit on the 6th of each month, carried in both hands, and is allowed to read the slip out loud. The child has never once got the sum wrong, and the officers now check the slip against the child. Ref. CIBT-2983-6BE1-2		
11 Jan	ATM withdrawal: Montréal Sector	-86,400	5,637,417
	The cash at Montréal Sector came in on the supply boat, and could not be paid until the boat had docked and its cases had been counted. It was paid 28 days after the request, which the boat's master describes as the quickest arrival of the season. Ref. CIBT-2983-C408-7		
12 Jan	ATM withdrawal: Montréal Sector	-86,400	5,551,017
	The quarterly cash-time draw at Montréal Sector is One Standard day, paid out on the stroke of the local noon and entered before the local afternoon has begun. It has been paid in the same denomination since 2982, and the machine no longer asks which. Ref. CIBT-2983-23DF-3		
24 Jan	Slippage fee (Montréal Sector, 2 transfers)	-1,200	5,549,817
	Slippage fee of 0.30 seconds per crossing, rounded up to the next whole second on each transfer. The rounding is in the Bank's favour and is printed here so that it is not a secret. Ref. CIBT-2983-02BF-8		
31 Jan	Interest at 3.20% APY	+14,303	5,564,120
	Interest at 3.20% APY is posted in whole seconds at the close of each Pallas Ring 10 day. Anything smaller than a second is entered in pencil on the back of the worksheet, and the officer who initials the worksheet has never yet had to add it up. Ref. CIBT-2983-2D12-1		

Closing balance, month by month

Highest 5,564,120 s · lowest 1,698,742 s



September 2982 January 2983

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.

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