CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Juvonen
Unit 217, Pallas Ring 10

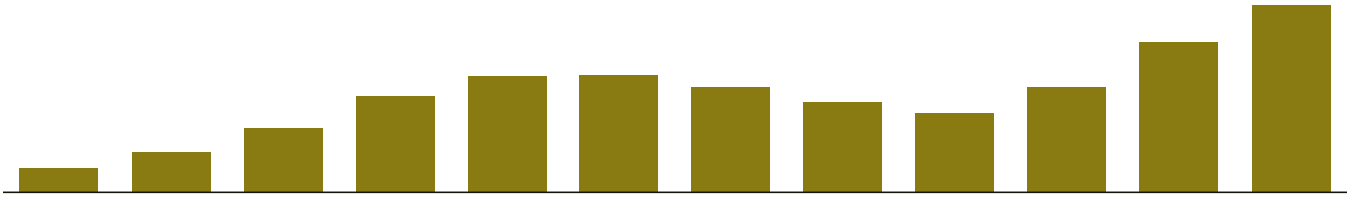
Account 8564-4792-1821
Period 1–31 January 2984
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
21,733,387 s	**+4,764,636 s**	**-291,212 s**	**26,206,811 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Slippage fee (New Orleans Sector, 6 transfers)	-5,400	21,727,987
	The fee is set at 0.30 seconds per Standard day and rounded up to the next whole day. A crossing that ends in the middle of a day pays for the whole of it, since the Bank cannot charge for part of one. Ref. CIBT-2984-CE50-2		
03 Jan	ATM withdrawal: New Orleans Sector	-86,400	21,641,587
	On New Orleans Sector a withdrawal is recorded when the cash leaves the dispenser, not when the card goes in, so the figure can be a second later than the one you saw on the screen. The dispenser is the authority on that world, and the Bank has accepted its figure. Ref. CIBT-2984-C889-1		
09 Jan	Payroll credit: the Lagrange Four Commissary	+305,974	21,947,561
	Net pay after deductions came to 305,974, rounded down to the whole day. The deductions are printed in full above it, so that the rounding can be checked by anyone who wishes to, and very few do. Ref. CIBT-2984-34A1-2		
10 Jan	ATM withdrawal: New Orleans Sector	-172,800	21,774,761
	Your weekly draw at New Orleans Sector has been 2 Standard days for 5 weeks running. The machine treats the sum as a payroll of its own and prints it at the top of the receipt, where it can be seen. Ref. CIBT-2984-3568-9		
14 Jan	Turbulence Cover	-26,612	21,748,149
	Standing order for the Turbulence premium, drawn from 8564-4792-1821 on the 14th. The order was set up in 2982 and has been carried through every change of clerk since. Ref. CIBT-2984-4C10-1		
20 Jan	Deposit: Hall E	+4,400,707	26,148,856
	You bring this deposit on the 20th of each month in an unmarked envelope with the slip already filled out, always in the same pen. The officers have begun to read the pen before the slip. Ref. CIBT-2984-187B-1		
31 Jan	Interest at 3.20% APY	+57,955	26,206,811
	Note for the auditors: this account is the only one in the quarter's sample whose interest was worked by hand and came out to the second. The clerk who worked it has asked not to be named, and has been named in the report anyway. Ref. CIBT-2984-DB0C-4		

Closing balance, month by month

Highest 26,206,811 s · lowest 6,273,833 s



February 2983 January 2984

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 4792-1821 2984-01