CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Juvonen
Unit 214, Pallas Ring 10

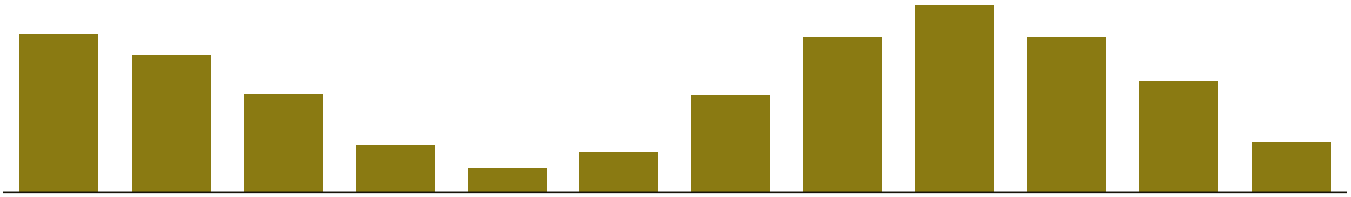
Account 8564-4792-1821
Period 1–31 January 2985
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
25,638,575 s	**+374,343 s**	**-5,811,590 s**	**20,201,328 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Payroll credit: the Lagrange Four Commissary	+305,974	25,944,549
	A deduction of 305,974 for a staff canteen that closed in 2982 is still taken from the wage on the 1st. The canteen's last manager writes each spring to say that the lunches are still in the books, and the firm has agreed that they are. Ref. CIBT-2985-75A8-5		
09 Jan	Slippage fee (Tallinn Sector, 8 transfers)	-2,400	25,942,149
	The Tallinn Sector branch reckons the slippage on its own crossings and passes the charge to us at the day's close. The rate is 0.30 s per Standard day, as on every world, and the local office asks to be thanked for working the sums without a calculator. Ref. CIBT-2985-B082-6		
12 Jan	ATM withdrawal: Tallinn Sector	-259,200	25,682,949
	The 12th of each month is the day you take 3 Standard days from the Tallinn Sector machine, as you have since 2982. The machine has the cash ready before you arrive, which the officer on the concourse considers a courtesy to both of you. Ref. CIBT-2985-8E4B-9		
15 Jan	ATM withdrawal: Tallinn Sector	-86,400	25,596,549
	The machine at Tallinn Sector sits under the dome, and its cash comes out of a slot kept warm by the lamps overhead. The sum was dispensed in days and posted here in seconds, as the local office had promised. Ref. CIBT-2985-BE6C-2		
16 Jan	Transfer to own account: Tallinn Sector	-5,450,439	20,146,110
	"I wrote 'as discussed' in the reason box," the holder says, "and the officer agreed that was a reason." The Bank has accepted the phrase, which is now on file for the purpose. Ref. CIBT-2985-2519-5		
22 Jan	Turbulence Cover	-13,151	20,132,959
	"The policy pays for the minutes you were promised," the Teller says, "and for the ones you were not, we have a different department." She does not say which department. Ref. CIBT-2985-36AE-5		
31 Jan	Interest at 3.20% APY	+68,369	20,201,328
	The 3.20% APY is applied to the balance each second and the seconds added up at the month's close. That is why the figure on the statement is not 3.20% of the balance, and why it would not be even if it were. The officer has explained this once and will not explain it again. Ref. CIBT-2985-A02E-8		

Closing balance, month by month

Highest 32,246,323 s · lowest 17,950,586 s



February 2984 January 2985

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  2985-01`