CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Juvonen
Unit 205, Pallas Ring 10

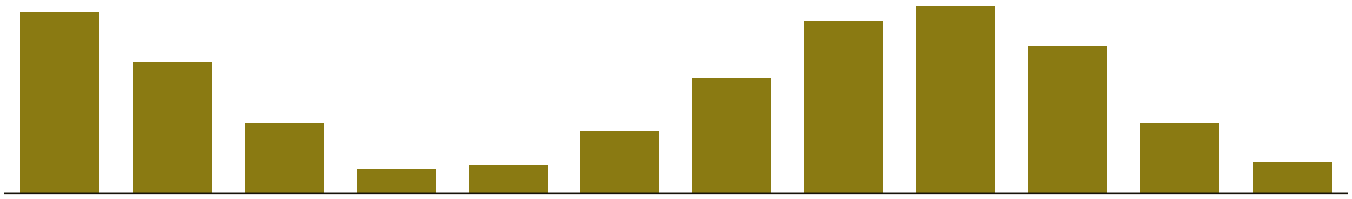
Account 8564-4792-1821
Period 1–31 January 3010
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
47,256,547 s	**+431,991 s**	**-3,762,875 s**	**43,925,663 s**

Date	Description	Amount (s)	Balance (s)
10 Jan	Payroll credit: the Lagrange Four Commissary	+305,974	47,562,521
	The Lagrange Four Commissary office at Phobos pays on the first day of its world's season, which falls wherever the season decides. The credit arrived in good order, and the season has been notified. Ref. CIBT-3010-C331-4		
14 Jan	Slippage fee (Phobos, 6 transfers)	-1,800	47,560,721
	"The seconds have to go somewhere," the Teller says, "and the relay has always been better placed to receive them." She says it kindly. Ref. CIBT-3010-39B3-1		
16 Jan	ATM withdrawal: Phobos	-172,800	47,387,921
	You fold each note in half before putting it away. The custodian has begun to fold them for you, so that you can no longer tell the difference. Ref. CIBT-3010-B133-3		
22 Jan	ATM withdrawal: Phobos	-86,400	47,301,521
	The machine at Phobos dispenses in the local day, so this withdrawal was made on a local morning and charged on a Standard one. The difference is 0.968 sol, shown in the margin of the receipt. Ref. CIBT-3010-8DF9-7		
30 Jan	Transfer to own account: Phobos	-3,501,875	43,799,646
	Sundries round the other way from deposits. Where a deposit rounds down, a sundry rounds up, so the Bank is never out of pocket by a fraction in either direction; this one has been rounded up by 0.940. Ref. CIBT-3010-2070-7		
31 Jan	Interest at 3.20% APY	+126,017	43,925,663
	Your interest was held at the Phobos branch while its reconciler confirmed that no second of the period had been counted twice. None had. The interest posts with the whole period included. Ref. CIBT-3010-31CF-3		

Closing balance, month by month

Highest 57,095,318 s · lowest 43,390,733 s



February 3009 January 3010

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 3010-01