CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Juvonen
Unit 148, Pallas Ring 10

Account 8564-4792-1821
Period 1–31 January 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
21,997,323 s	**+4,812,794 s**	**-198,067 s**	**26,612,050 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Slippage fee (Delhi Sector, 6 transfers)	-5,400	21,991,923
	Your standing transfer of 5,400 to 8564-4554-8717 crosses the clock boundary on the 3rd of every month and is charged the crossing fee each time. It has done so since 3016, and it is the largest single line on your slippage each year. Ref. CIBT-3017-12D1-9		
04 Jan	Deposit: Hall E	+4,754,135	26,746,058
	Audit found 4 envelopes deposited on the 4th were recorded as one, because they had been sealed together. Each has since been opened, counted and entered separately, and the total is exactly what it was. Ref. CIBT-3017-9BF1-5		
14 Jan	Turbulence Cover	-19,867	26,726,191
	On the Europa ice road the cover applies only on days the ice is declared safe, and the premium for the other days is returned without anyone having asked. Ref. CIBT-3017-59E3-3		
17 Jan	ATM withdrawal: Delhi Sector	-172,800	26,553,391
	Where the machine's denomination falls short of a request, a half is paid up, not down. This withdrawal fell exactly on the half, and was paid up. Ref. CIBT-3017-6105-7		
31 Jan	Interest at 3.20% APY	+58,659	26,612,050
	Interest was credited on the first day of the period rather than the last, at the depositor's own request. The request was made in pencil and confirmed in ink, and the officer has noted that the second copy is the one that counts. Ref. CIBT-3017-3E42-5		

Closing balance, month by month

Highest 32,112,448 s · lowest 17,980,715 s



February 3016 January 3017

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 3017-01