CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Juvonen
Unit 320, Pallas Ring 10

Account 8564-4792-1821
Period 1–31 January 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
42,706,120 s	**+2,676,707 s**	**-10,454 s**	**45,372,373 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	Turbulence Cover	-7,454	42,698,666
	Turbulence claim settled after 29 Standard days, while the carrier's log and the branch's log were compared. The logs agreed on the length of the delay but not on when it began, and the question has been resolved in your favour. Ref. CIBT-3025-56FC-6		
13 Jan	Deposit: Hall E	+2,256,851	44,955,517
	For the auditors: the envelope was sealed by a depositor who has since moved to a branch on a shorter day, so its seal is dated by the day it was kept and not the day it was made. Both dates are filed, and the auditors have asked which one the clock would have kept. Ref. CIBT-3025-7D7D-8		
17 Jan	Slippage fee (Lagos Sector, 5 transfers)	-3,000	44,952,517
	Your share of the slippage on the Lagrange Four Commissary's remittances was struck from the pay office's copy in pencil, and the Bank has entered it in ink under a heading that the office and the Bank both agree is a heading. The sum is 3,000 s, and both sides have initialled the agreement, though neither has read the other's version. Ref. CIBT-3025-7216-0		
24 Jan	Payroll credit: the Lagrange Four Commissary	+305,974	45,258,491
	The wage from the Lagrange Four Commissary for 2 days of overtime was paid in the next period, because the overtime sheet was countersigned 28 days late. The Bank credited the sum on the day it arrived, which was the day after the signature. Ref. CIBT-3025-A563-5		
31 Jan	Interest at 3.20% APY	+113,882	45,372,373
	Interest is credited on the 31st of each month at 3.20% APY, the same rate as the month before and the month before that. Ref. CIBT-3025-EF38-8		

Closing balance, month by month

Highest 54,773,581 s · lowest 40,189,541 s



February 3024 January 3025

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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