CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Rhea Yeboah-Quaresma
Unit 33, Pallas Ring 10

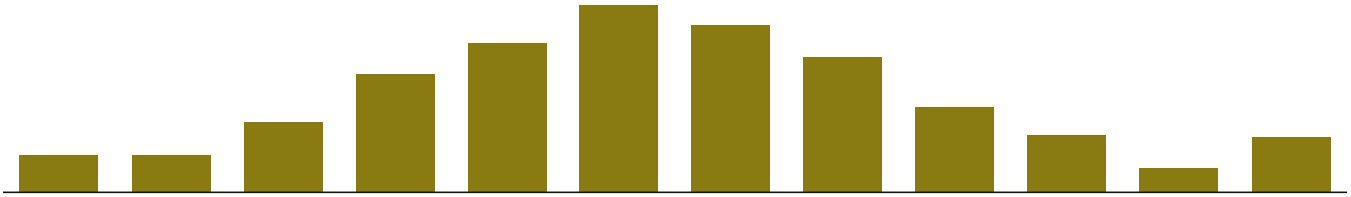
Account 8564-5022-9708
Period 1–31 December 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
8,754,760 s	**+1,492,264 s**	**-130,596 s**	**10,116,428 s**

Date	Description	Amount (s)	Balance (s)
06 Dec	Deposit: Hall E	+1,251,755	10,006,515
	Fenna Fothergill-Lindqvist and you made this deposit at one window, each giving half the sum and each asking the other to sign. The officer has signed for both, and the two signatures agree, which the holders regard as a point of pride and the officer as a point of record. Ref. CIBT-3012-4A6D-7		
08 Dec	Mech Veterans' Time Pension	+53,299	10,059,814
	The veterans' hall at Io pays in the local day, which has 38 hours more than ours, so your instalment reaches the hall before the Bank has finished writing the schedule for it. The Pensions Office calls this early payment, and has said so in its notice. Ref. CIBT-3012-2D10-3		
15 Dec	Transfer to joint account	-96,568	9,963,246
	The standing order to 8564-3466-4707 is paid from the joint account on the first day of the period, and on that day only. The Bank has never once been asked to pay it on another. Ref. CIBT-3012-EF39-5		
23 Dec	Slippage fee (Io, 4 transfers)	-3,600	9,959,646
	The fee on this period was assessed late, because the relay that carried your last transfer was re-timed after the statement had been printed. The statement has been reprinted with the correct time, which is a few seconds later than the first. Ref. CIBT-3012-1663-6		
26 Dec	Payroll credit: Brymar College	+160,946	10,120,592
	The Io branch pays its wages on the day of the local harvest, which is never the same day twice. The branch asks that the payment be posted on the day the harvest was counted, and the Bank has agreed. Ref. CIBT-3012-9672-4		
29 Dec	Temporal Health Plan	-30,428	10,090,164
	Claims are rounded to the nearest whole cycle of the provider's day. On this one the provider's day ran 0.951 short, and the reimbursement ran short by the same amount, so the two agree and neither side has been asked to make it up. Ref. CIBT-3012-AAF6-2		
31 Dec	Interest at 3.60% APY	+26,264	10,116,428
	Interest was held 28 days at Io because the local relay kept its own waiting list, and the 3.60% figure had to wait in it behind a shipment of fruit. It was credited on arrival, with the interest backdated to the day it was earned. Ref. CIBT-3012-DEFB-1		

Closing balance, month by month

Highest 15,993,292 s · lowest 8,754,760 s



January 3012 December 3012

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  5022-9708  3012-12`