CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Rhea Yeboah-Quaresma
Unit 348, Pallas Ring 10

Account 8564-5022-9708
Period 1–31 January 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

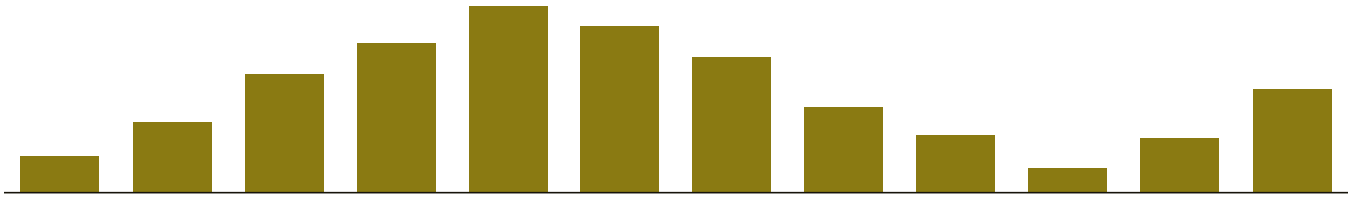
Opening balance	Credits	Debits	Closing balance
10,116,428 s	**+2,473,326 s**	**-306,499 s**	**12,283,255 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Mech Veterans' Time Pension	+59,899	10,176,327
	You visit the counter on the day before your pension is due, to ask whether it will be paid, and you are told that it will. You say thank you and leave. The officers have filed this as a habit, and have begun to find it reassuring. Ref. CIBT-3013-BED7-7		
14 Jan	ATM withdrawal: Montréal Sector	-86,400	10,089,927
	Each withdrawal is rounded up to the next full second of cash-time for the machine's charge, so 0.981 of a second on a draw of One Standard day costs as much as the whole second. The machine has been reprogrammed twice to stop doing this, and has twice resumed. Ref. CIBT-3013-8762-4		
14 Jan	Slippage fee (Montréal Sector, 6 transfers)	-5,400	10,084,527
	The rent to Fenna Fothergill-Lindqvist crosses on the 14th of each month and carries its fee with it, so the fee is paid for the rent and the rent is paid for the fee. The two have been on the same line since 3008, and nobody has yet suggested they be separated. Ref. CIBT-3013-7F4F-6		
17 Jan	Deposit: Hall E	+2,222,132	12,306,659
	The envelope was held over because the night safe at Hall E had been filled from the wrong end, and the officers spent the morning finding it under everyone else's. It was found with its seal intact, and the sum is credited on the day it was found, as the safe's rules require. Ref. CIBT-3013-1DCD-1		
18 Jan	Temporal Health Plan	-31,731	12,274,928
	The fillings on Montréal Sector are settled in days to the nearest whole, and the clinic's receipt asks for the same rounding. The two have been kept apart, as the schedule requires. Ref. CIBT-3013-1192-4		
22 Jan	Transfer to joint account	-96,568	12,178,360
	"A joint account is easy to run," the Teller says, "as long as no one in it wants the last word on the balance." Neither of you has asked for it in 6 years, which she considers a remarkable record for two depositors. Ref. CIBT-3013-A531-7		
25 Jan	Payroll credit: Brymar College	+160,946	12,339,306
	Brymar College was asked to explain why its pay runs one day short every 4 periods. Its reply, filed with this statement, says the day is kept by the employer for the ceremony of the wage. The Bank has accepted the reply and has not asked for the day back. Ref. CIBT-3013-9390-2		
27 Jan	ATM withdrawal: Montréal Sector	-86,400	12,252,906
	You take your cash from the Montréal Sector machine with the right hand and count it with the left, which the officer on the concourse describes as a form of agreement with yourself. Ref. CIBT-3013-BE32-5		
31 Jan	Interest at 3.60% APY	+30,349	12,283,255

Date	Description	Amount (s)	Balance (s)
	The rate on the 31st line was printed as APR, the measure for an account that compounds by the month, when this account compounds by the second. The figure is 3.60% APY, the interest has been worked again from it, and the difference is credited below. Ref. CIBT-3013-D527-5		

Closing balance, month by month

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



February 3012 — January 3013

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  3013-01`