CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Rhea Yeboah-Quaresma
Unit 164, Pallas Ring 10

Account 8564-5022-9708
Period 1–31 January 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

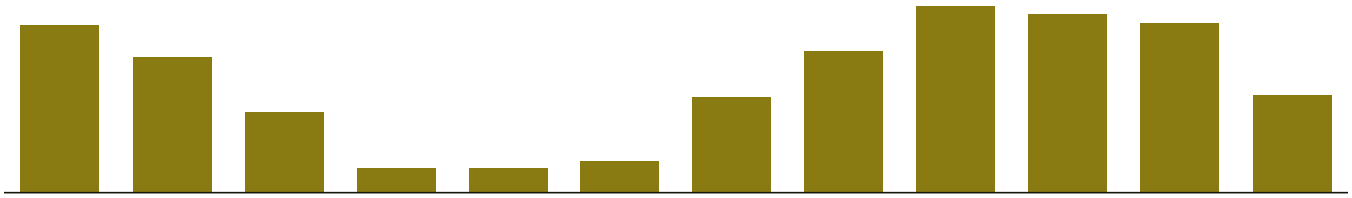
Opening balance	Credits	Debits	Closing balance
16,258,029 s	**+257,208 s**	**-3,110,757 s**	**13,404,480 s**

Date	Description	Amount (s)	Balance (s)
09 Jan	Transfer to own account: Io	-2,537,213	13,720,816
	Each quarter you ask the Hall E officer for the sundry ledger and read it standing at the counter, then sign it without comment. The officer takes the silence as approval, which it is. Ref. CIBT-3015-E2DA-3		
16 Jan	ATM withdrawal: Io	-259,200	13,461,616
	Each month on the 16th the machine at Io pays out the standing 3 Standard days, and each month the custodian leaves the bundle on the top shelf with your name on a slip. The slip has never needed to be moved. Ref. CIBT-3015-0E7C-0		
16 Jan	ATM withdrawal: Io	-172,800	13,288,816
	A withdrawal from a joint account was shown against the wrong holder. The machine recorded your name, as it should, and the statement now shows Fenna Fothergill-Lindqvist as the other holder of the 2 Standard days taken for both. Ref. CIBT-3015-5B40-0		
17 Jan	Mech Veterans' Time Pension	+47,488	13,336,304
	Every quarter you post a Time Pension receipt to a brother you have not seen since 3012, with no letter enclosed. Each envelope comes back to the counter unopened, with the same stamp, and the Bank has not opened it either. Ref. CIBT-3015-3286-2		
19 Jan	Transfer to joint account	-96,568	13,239,736
	The joint balance was reconciled against a recipe card that one holder keeps in a biscuit tin. The card's figures and the Bank's agree to the second, which the auditors describe as the first recipe they have ever checked that came out exactly. Ref. CIBT-3015-ED91-4		
25 Jan	Payroll credit: Brymar College	+160,946	13,400,682
	The Brymar College office at Io runs a shorter working week than ours, so its wages reach this branch on the day they are paid and not on the day the period ends. The Bank has not been asked to shorten yours. Ref. CIBT-3015-5928-7		
25 Jan	Temporal Health Plan	-44,076	13,356,606
	Brymar College pays the larger share of your cover from its own account and recovers the rest from your pay under a heading the payroll office calls "Medical (Other)". The plan regards it as the only accurate heading on the form. Ref. CIBT-3015-40A3-7		
27 Jan	Slippage fee (Io, 3 transfers)	-900	13,355,706
	The fee of 0.30 s on the 27th transfer was shown as the fee for 3 crossings. It was the fee for one. The other crossings were free, and the line has been reworded so that the statement adds up without them. Ref. CIBT-3015-64AD-0		
31 Jan	Interest at 3.60% APY	+48,774	13,404,480

Date	Description	Amount (s)	Balance (s)
	Interest for the 31st waited 31 days in the suspense ledger, which is where interest goes when a rate has been announced but not yet written down. The rate is now written down, and the interest has been paid with the days on it. Ref. CIBT-3015-DE5A-6		

Closing balance, month by month

Highest 16,960,554 s · lowest 10,477,420 s



February 3014 January 3015

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 3015-01