CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Teodor Quaresma
Unit 330, Pallas Ring 10

Account 8564-5575-0708
Period 1–31 January 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
3,030,769 s	**+1,204,450 s**	**-618,178 s**	**3,617,041 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Temporal Health Plan	-43,858	2,986,911
	You have never queried a premium, though the plan's letter invites a query every year and is amended every year to say that you are not expected to send one. Ref. CIBT-3028-38D7-5		
05 Jan	Slippage fee (L4 Habitat, 1 transfers)	-300	2,986,611
	The internal audit found the schedule correct and the statement one edge out of line with it. The statement has been moved across, and the schedule, which was never at fault, has been left where it was. Ref. CIBT-3028-D5CA-8		
07 Jan	New Time™ exchange	+32,211	3,018,822
	Auditors' query on the recall window: the notice ran to the last day of the fiscal quarter, but the office's own calendar ran one day further. The difference has been resolved in the holder's favour, and the auditors have not been asked to explain it. Ref. CIBT-3028-9AD4-7		
12 Jan	ATM withdrawal: L4 Habitat	-259,200	2,759,622
	No fee is charged on this withdrawal. The machine asked whether you wished to continue, and you said yes. The Bank regards a withdrawal confirmed by the customer as one the customer intended. Ref. CIBT-3028-66C3-1		
13 Jan	Payroll credit: Harbourfront Shipping	+92,701	2,852,323
	Harbourfront Shipping's office at L4 Habitat closed for 29 days for a stocktake, and its wages were held in the meantime. The stocktake found them, and the office has sent a second copy so that the first may be checked against it. Ref. CIBT-3028-C264-8		
19 Jan	Deposit: Hall E	+1,070,194	3,922,517
	The line for this deposit showed the holder's name one letter short, because the slip had been torn at the corner by a careless hand. The name has been restored. The Bank notes that a holder's own name is not the sort of thing one should lose at a corner, and has said so to the corner. Ref. CIBT-3028-A28F-6		
24 Jan	Memory Vault: box 81-080, quarter	-259,200	3,663,317
	The seal on box 81-080 was replaced after the old one cracked along the line of the fold. The custodians say the new seal is an exact match. The holder was shown both and said they looked the same to them. Ref. CIBT-3028-F757-8		
25 Jan	Transfer to joint account	-55,620	3,607,697
	The joint statement printed the interest as a transfer. It was interest, credited at the posted rate, and the line has been relabelled; the sum is unchanged. Ref. CIBT-3028-D9C4-9		
31 Jan	Interest at 3.70% APY	+9,344	3,617,041
	No fee has been taken on the interest transferred from L4 Habitat. The local office asked for one and was told that the Bank does not levy fees on interest already earned. Ref. CIBT-3028-B708-0		

Closing balance, month by month

Highest 3,617,041 s · lowest 796,391 s



September 3027 — January 3028

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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