CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Caio Underhill
Unit 65, Pallas Ring 10

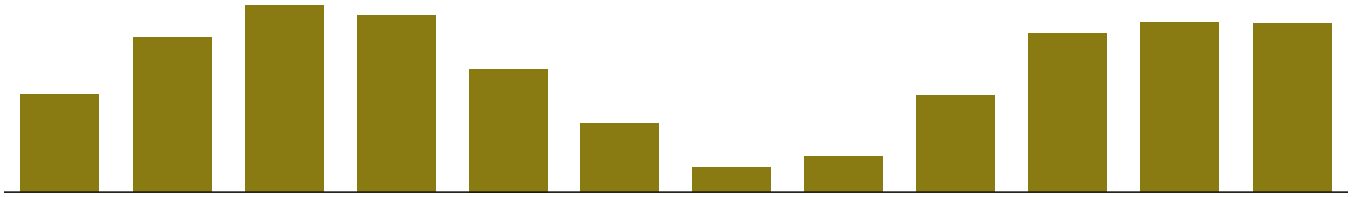
Account 8564-6095-1663
Period 1–31 January 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
46,970,617 s	**+152,654 s**	**-214,274 s**	**46,908,997 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Slippage fee (Oakland Sector, 7 transfers)	-2,100	46,968,517
	Transfers you make at dawn cost less than those made at noon, a fact you learned from the posted rates in 3014 and have acted on since. The officer says the lesson was well learned and mentions it at each quarter's close. Ref. CIBT-3017-3D95-2		
25 Jan	Transfer to own account: Oakland Sector	-212,174	46,756,343
	The sundry adjustment of 212,174 was agreed at the counter after a discussion of some length. The Teller's note records only that you were right, and that you were told so, which is the sort of entry the Bank would rather not have to make. Ref. CIBT-3017-C62E-3		
31 Jan	Interest at 3.90% APY	+152,654	46,908,997
	The 0.30 s account fee was not taken this period. The schedule charges it on balances under a floor set in 3015 and never revisited, and your balance cleared that floor by a margin the schedule did not allow for. Ref. CIBT-3017-55AB-0		

Closing balance, month by month

Highest 48,246,199 s · lowest 36,295,324 s



February 3016 January 3017

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 6095-1663 3017-01