CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Caio Underhill
Unit 367, Pallas Ring 10

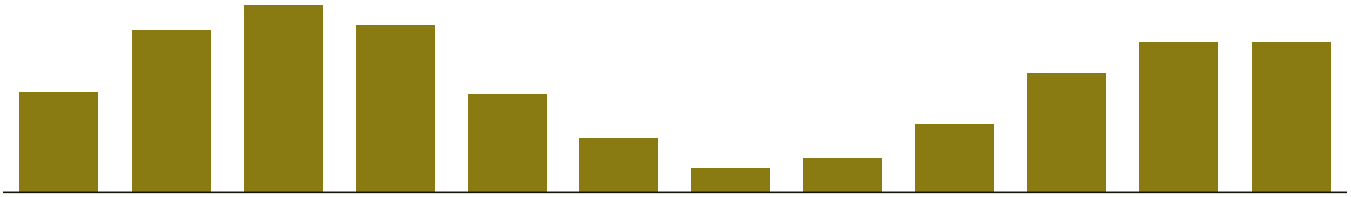
Account 8564-6095-1663
Period 1–31 January 3019
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
42,318,253 s	**+516,535 s**	**-518,400 s**	**42,316,388 s**

Date	Description	Amount (s)	Balance (s)
11 Jan	ATM withdrawal: Venus	-259,200	42,059,053
	Cash taken at Venus is counted in days on that world's clock and converted to our seconds at the day's rate. The difference, 0.30 s, is printed beneath the line for your records and is not a fee. Ref. CIBT-3019-E592-4		
17 Jan	ATM withdrawal: Venus	-259,200	41,799,853
	Withdrawals from Venus are charged in whole day, rounded up, while deposits there are rounded down, which the local office describes as balanced. The arrangement is the same for every customer, and it has been applied to your 8564-6095-1663 without exception. Ref. CIBT-3019-695D-7		
18 Jan	New Time™ exchange	+1,039	41,800,892
	The recall fee shown on your last statement was taken at the earlier schedule, because the notice had been printed in two editions and this counter was given the first. The second edition sets the fee at nothing, and the sum has been credited in full. Ref. CIBT-3019-EBD4-0		
21 Jan	Payroll credit: Cloudport Aerostat Lines	+184,940	41,985,832
	The Cloudport Aerostat Lines credit was held for 28 days in the Bank's suspense account because the remitter's reference did not match its contract. The reference was corrected by the remitter's own office, which apologised, and the wage has been released with the days' interest. Ref. CIBT-3019-5899-8		
26 Jan	Deposit: Hall E	+193,022	42,178,854
	The sum on the slip was rounded up, since the figures were in ink, and rounded down, since the envelope was in pencil. The officers have split the difference, and the figure shown, 193,022, is the result. Ref. CIBT-3019-FF55-1		
31 Jan	Interest at 3.90% APY	+137,534	42,316,388
	The 3.90% APY is applied to the balance each second and the seconds added up at the month's close. That is why the figure on the statement is not 3.90% of the balance, and why it would not be even if it were. The officer has explained this once and will not explain it again. Ref. CIBT-3019-BEAD-3		

Closing balance, month by month

Highest 45,104,565 s · lowest 32,839,402 s



February 3018 — January 3019

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  3019-01`