CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Kesi Fennimore-Pemberton
Unit 122, Pallas Ring 10

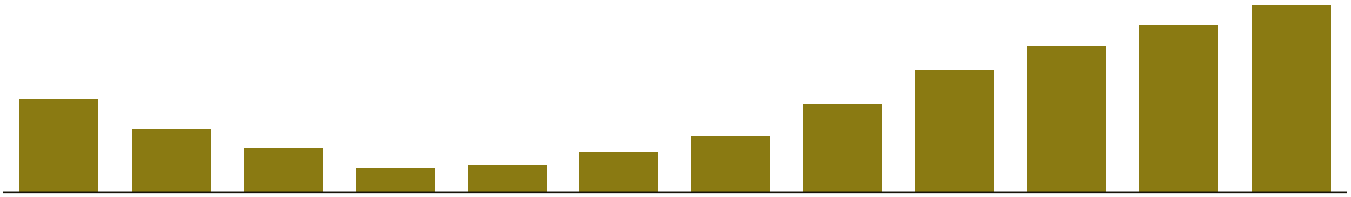
Account 8564-6098-4607
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
45,242,975 s	**+3,179,045 s**	**-436,800 s**	**47,985,220 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	ATM withdrawal: London Sector	-86,400	45,156,575
	The withdrawal waited 57 minutes behind a customer who was counting coins into a bag and had reached a sum the machine could not take. The bag was counted again, the machine took the sum, and yours was served after. Ref. CIBT-3003-C14B-2		
10 Jan	ATM withdrawal: London Sector	-86,400	45,070,175
	A withdrawal is not complete, by the window's rule, until the holder has walked ten paces from the counter. The rule is enforced by standing at the ninth. Ref. CIBT-3003-01E9-1		
18 Jan	Payroll credit: St. Catherine Bakeries	+348,839	45,419,014
	St. Catherine Bakeries sends the wage in the same envelope each month, and the envelope comes back to Hall E with the previous month's receipt still in it. The officer has begun filing the receipts inside the envelope, which saves a step. Ref. CIBT-3003-0240-6		
20 Jan	Deposit: Hall E	+2,686,937	48,105,951
	This deposit was found under the counter mat for 30 days, where a clerk had put it to keep the draught out. The mat has been inspected and contains no other deposits, which the auditors describe as the mat's only finding. Ref. CIBT-3003-11FE-5		
22 Jan	Memory Vault: box 60-188, quarter	-259,200	47,846,751
	The rent on box 60-188 is set to the nearest whole day on the day it is paid. The holder is not asked to round anything, which is the only part of the arrangement that has never needed explaining. Ref. CIBT-3003-0BED-9		
30 Jan	Slippage fee (London Sector, 8 transfers)	-4,800	47,841,951
	The slippage on your last statement was calculated across 8 crossings when only 32 had been made. Two of the transfers were in the wrong month's queue. The fee has been recalculated across 32 crossings, and the difference of 0.30 s is credited below. Ref. CIBT-3003-8D0A-5		
31 Jan	Interest at 3.80% APY	+143,269	47,985,220
	Under the rule for accounts held in two names, interest is rounded down to the whole second on each day and up on the last, so that a month of small amounts comes out even. This month the last day gave 0.967 back, and it has been credited to the account. Ref. CIBT-3003-0B4D-2		

Closing balance, month by month

Highest 47,985,220 s · lowest 25,434,198 s



February 3002 — January 3003

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  6098-4607  3003-01`