CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lio Xiomara
Unit 50, Pallas Ring 10

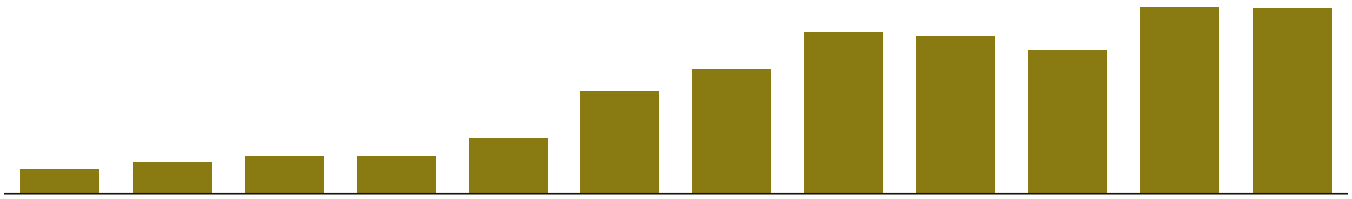
Account 8564-6664-0708
Period 1–31 January 2963
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
57,075,482 s	**+508,063 s**	**-559,015 s**	**57,024,530 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Payroll credit: St. Catherine Bakeries	+210,577	57,286,059
	A wage credit from St. Catherine Bakeries matched no contract on file, and has been held in suspense since 2961. The contract is believed to be with the depositor, who has not been asked. Ref. CIBT-2963-0841-7		
02 Jan	Mech Veterans' Time Pension	+102,479	57,388,538
	Asked why the largest note always goes nearest the window, the Teller said the veteran had once asked the same question, and that it is still the only answer she has been able to give. Ref. CIBT-2963-BCF0-3		
03 Jan	Transfer to own account: Montréal Sector	-432,369	56,956,169
	A sundry of 0.30 s is charged for each quarter the quarterly sundry is paid late. The quarterly sundry has been late for so long that its lateness now carries a larger charge than the sundry it is late with. Ref. CIBT-2963-8531-1		
09 Jan	Transfer to joint account	-126,346	56,829,823
	Every quarter you send Bram Cardew a card with the amount written in your hand, and every quarter Bram Cardew sends back the same card with the amount crossed out and written again in theirs. The branch post has stopped asking which is the correct one. Ref. CIBT-2963-31FA-7		
15 Jan	Slippage fee (Montréal Sector, 1 transfers)	-300	56,829,523
	Fees are charged on seconds lost, but the posted rate is quoted per minute. The statement converts the one into the other at the close of the period, and this month the conversion came to 300 s, rounding included. Ref. CIBT-2963-AC10-1		
31 Jan	Interest at 4.10% APY	+195,007	57,024,530
	Interest is rounded to the nearest second when the balance is a whole number of days, and up to the next second when it is not. The rule has applied since 2960, and no depositor has yet made it come out differently. Ref. CIBT-2963-0214-1		

Closing balance, month by month

Highest 57,075,482 s · lowest 49,514,921 s



February 2962 January 2963

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 6664-0708 2963-01