CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Ines Northcott
Unit 13, Pallas Ring 10

Account 8564-6777-8564
Period 1–31 January 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
50,110,541 s	**+532,719 s**	**-2,147,895 s**	**48,495,365 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Mech Veterans' Time Pension	+88,511	50,199,052
	The scheme's rounding reserve, after this instalment, stands at 1,500 seconds. The scheme has asked whether the reserve can be paid out early. The Bank has replied that it is paid out in the last month of the year, and that the scheme may wait for it, as it always has. Ref. CIBT-2986-EABB-3		
04 Jan	Payroll credit: the Authority Records Office	+247,942	50,446,994
	The Authority Records Office at Vancouver Sector converts its wages from days at the posted rate. It keeps the local day of its own dock, so the pay period runs a shade longer than yours; no adjustment is made for this. Ref. CIBT-2986-0FC3-3		
09 Jan	Transfer to own account: Vancouver Sector	-2,142,495	48,304,499
	You ask for the sundry ledger on the last working day of the quarter and read it at the counter with the same care you give to a letter. The officers have taken this as a reasonable use of a counter. Ref. CIBT-2986-F226-1		
15 Jan	Slippage fee (Vancouver Sector, 9 transfers)	-5,400	48,299,099
	Slippage is charged in tenths of a Standard second, and anything under a tenth is dropped rather than carried forward. The 0.954 left over this month was dropped. Ref. CIBT-2986-8AC3-6		
31 Jan	Interest at 4.70% APY	+196,266	48,495,365
	Interest on this account accrues at the Pallas Ring 10 day, which runs 46 hours longer than the branch's own, and is paid in two parts. The second part will be posted when Pallas Ring 10 has finished its day, and not before. Ref. CIBT-2986-2F49-6		

Closing balance, month by month

Highest 53,461,685 s · lowest 44,909,828 s



February 2985 January 2986

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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