CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Cleo Voss
Unit 309, Pallas Ring 10

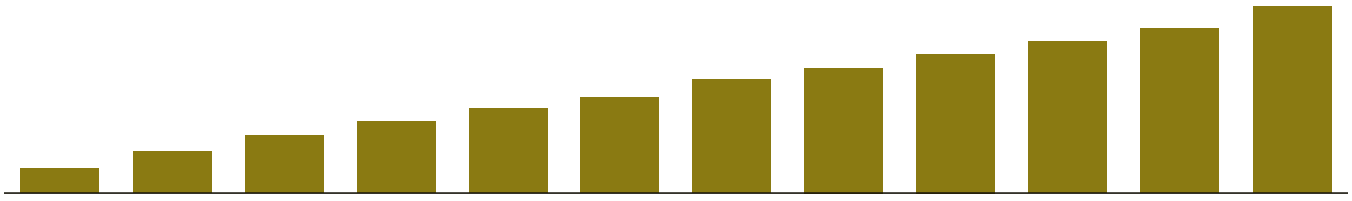
Account 8564-6958-7708
Period 1–31 January 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
358,055,434 s	**+53,899,178 s**	**-3,510,485 s**	**408,444,127 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	Deposit: Hall E	+46,589,311	404,644,745
	A deposit made on the 6th by a depositor who had been at sea was posted on the day the depositor came ashore, which is the only day the Bank could be sure of the signature. Ref. CIBT-3013-D095-5		
11 Jan	Slippage fee (Vancouver Sector, 6 transfers)	-1,800	404,642,945
	The fee comes to 1,800 s, which the rule takes down to the lower whole second. The 0.974 that was left over is kept in reserve against your next crossing. Ref. CIBT-3013-5EB7-2		
23 Jan	Transfer to joint account	-3,508,685	401,134,260
	The transfer on the 23rd was 29 days late, because Uma Mbatha had gone to Vancouver Sector for the week and the joint account requires the second signature at Hall E. The signature was given by post, which the Bank accepted on this occasion only. Ref. CIBT-3013-6634-0		
24 Jan	Payroll credit: Belt Ore Consolidated	+5,847,808	406,982,068
	Wages are rounded down to the whole second before they are credited, and the fraction goes to the employer's own rounding account. Belt Ore Consolidated has asked that it be left there, and it has been. Ref. CIBT-3013-DE43-9		
31 Jan	Interest at 4.90% APY	+1,462,059	408,444,127
	The rate this month is 4.90% APY, the same as last month's. It is the only figure on the statement that has not moved, and it is the one you have asked about. Ref. CIBT-3013-93BC-0		

Closing balance, month by month

Highest 408,444,127 s · lowest 37,683,948 s



February 3012 January 3013

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 6958-7708 3013-01