CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Cleo Voss
Unit 221, Pallas Ring 10

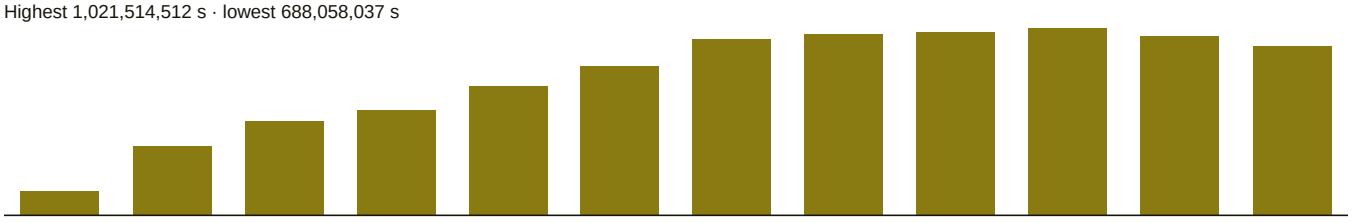
Account 8564-6958-7708
Period 1–31 January 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,005,373,916 s	**+9,953,084 s**	**-30,376,864 s**	**984,950,136 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Transfer to joint account	-3,508,685	1,001,865,231
	The Svalbard office gives each joint receipt a second date in the local script, which the Bank translates into Standard days and back again for the holders. No translation has yet been disputed. Ref. CIBT-3020-BB61-2		
02 Jan	Payroll credit: Belt Ore Consolidated	+5,847,808	1,007,713,039
	The Belt Ore Consolidated credit for the period, drawn from the sheet of hours signed by a supervisor who has since retired, was checked by the payroll office on the 2nd. It is the same sum as the last three months, which the officer records as the mark of a steady employer. Ref. CIBT-3020-E0E7-8		
07 Jan	Transfer to own account: Svalbard	-26,689,079	981,023,960
	Belt Ore Consolidated's payroll office asked for this sundry to be raised in the name of an accounts department that had been paid in error for a month in which it had not existed. The department has been dissolved, and the sum has been credited to the employer's successor, which is the office next door. Ref. CIBT-3020-BC42-2		
08 Jan	Slippage fee (Svalbard, 7 transfers)	-6,300	981,017,660
	The Svalbard branch reckons the slippage on its own crossings and passes the charge to us at the day's close. The rate is 0.30 s per Standard day, as on every world, and the local office asks to be thanked for working the sums without a calculator. Ref. CIBT-3020-8774-5		
20 Jan	ATM withdrawal: Svalbard	-172,800	980,844,860
	This statement showed the 20th withdrawal twice, once as made and once as posted. The second line has been removed; the cash was taken once. Ref. CIBT-3020-F372-3		
31 Jan	Interest at 4.90% APY	+4,105,276	984,950,136
	Interest accrued across 31 days of the rate change and was worked out in two parts, the old rate and the new, each rounded to the second before they were added. The two roundings differ by 900 seconds, and the Bank has noted the difference and kept the lower figure. Ref. CIBT-3020-A725-0		

Closing balance, month by month

Highest 1,021,514,512 s · lowest 688,058,037 s



February 3019 January 3020

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 3020-01