CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Cleo Voss
Unit 329, Pallas Ring 10

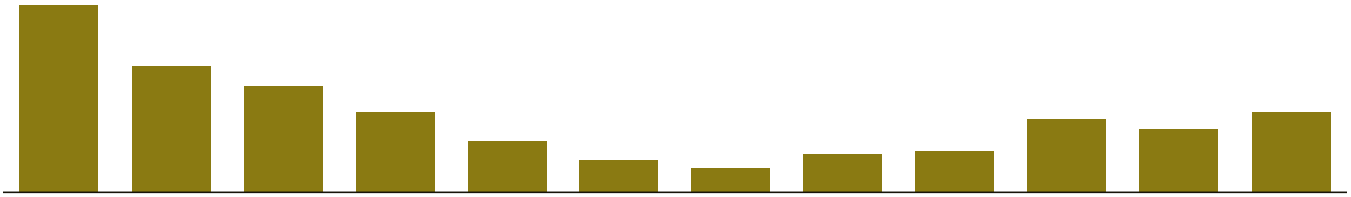
Account 8564-6958-7708
Period 1–31 January 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
582,481,841 s	**+25,933,362 s**	**-3,682,085 s**	**604,733,118 s**

Date	Description	Amount (s)	Balance (s)
20 Jan	Payroll credit: Belt Ore Consolidated	+5,847,808	588,329,649
	The wage waited 30 days at Ganymede while a second officer confirmed that the crew who earned it were the crew named on the contract. They were, and the Bank has been asked to say that it was glad to be asked. Ref. CIBT-3023-0FB7-9		
20 Jan	ATM withdrawal: Ganymede	-86,400	588,243,249
	Your pay from Belt Ore Consolidated posted after the withdrawal, so the account showed a short balance for 24 minutes. No overdraft fee was charged, since the salary had been sent in good time and the relay was simply slow to agree. Ref. CIBT-3023-11DE-5		
22 Jan	Deposit: Hall E	+17,707,087	605,950,336
	Asked whether the deposit was a gift, the Teller said that it was a deposit, and that the difference between the two was a matter for the depositor and not for the Bank. Ref. CIBT-3023-10CD-2		
29 Jan	ATM withdrawal: Ganymede	-86,400	605,863,936
	The request at Ganymede was held 29 Standard days because the local office had shut its doors for a festival that began before you asked. Nothing was taken in the meantime, and the sum is the one you named on the day you named it. Ref. CIBT-3023-EA1D-1		
29 Jan	Slippage fee (Ganymede, 1 transfers)	-600	605,863,336
	The slippage on your monthly pension transfer to 8564-3100-5037 is calculated again from the start each month, although the route is the same 1 crossings it has been since 3020 and has not moved. Ref. CIBT-3023-F2F4-2		
29 Jan	Transfer to joint account	-3,508,685	602,354,651
	This line showed Uma Mbatha as the sole sender of the transfer. Both holders sent it, one each, and the mandate was clear on the point. The statement has been brought into line with the mandate. Ref. CIBT-3023-9245-2		
31 Jan	Interest at 4.90% APY	+2,378,467	604,733,118
	The rate on this line is the one agreed in the terms, not the one on the calendar, which is two years out of date and has been replaced. Ref. CIBT-3023-C9A1-8		

Closing balance, month by month

Highest 744,923,164 s · lowest 531,340,226 s



February 3022 — January 3023

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  3023-01`