CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Jarrah Galloway
Unit 85, Pallas Ring 10

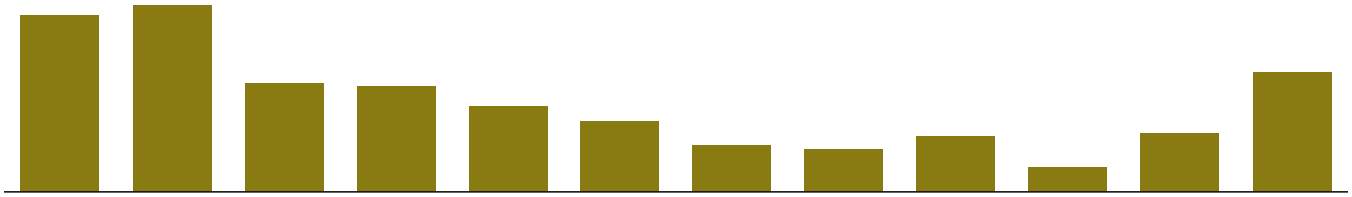
Account 8564-6963-4021
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,574,710 s	**+613,252 s**	**-58,968 s**	**13,128,994 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Payroll credit: Harbourfront Shipping	+94,194	12,668,904
	The ferry from The Belt landed on a Thursday, so the wages it carried are dated Thursday, though they left on the Tuesday and were counted on the Wednesday. The Bank has accepted all three days as one. Ref. CIBT-3003-E115-8		
04 Jan	Turbulence Cover	-23,090	12,645,814
	Refunds are rounded down, so the Bank never returns more than it has taken. This month the rounding came to 0.956 of a shift, which the Bank has kept in its own name. Ref. CIBT-3003-D44F-0		
07 Jan	Deposit: Hall E	+485,526	13,131,340
	Auditors have traced this deposit through three ledgers and found it in each under a different name, the name changing each time the envelope passed a counter. The name on the envelope is the one the auditors have kept, and they have written the other two in the margin, politely. Ref. CIBT-3003-CE1D-1		
25 Jan	Temporal Health Plan	-35,878	13,095,462
	Premiums for members on The Belt are rounded to the nearest shift, which is coarser than ours. On this statement the difference is 0.987, and it stays in the plan's reserve until you ask for it. Ref. CIBT-3003-6137-7		
31 Jan	Interest at 3.20% APY	+33,532	13,128,994
	The period's interest was paid a day after the rest of the statement, because the Clock Standards Board sat late on the 31st and its minutes had to be read into the record before the rate could be printed. The rate is the one the minutes approved, and the interest was paid in full. Ref. CIBT-3003-0AB5-0		

Closing balance, month by month

Highest 13,732,849 s · lowest 12,262,443 s



February 3002 January 3003

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 6963-4021 3003-01