CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Elif Gunnarsdottir
Unit 24, Pallas Ring 10

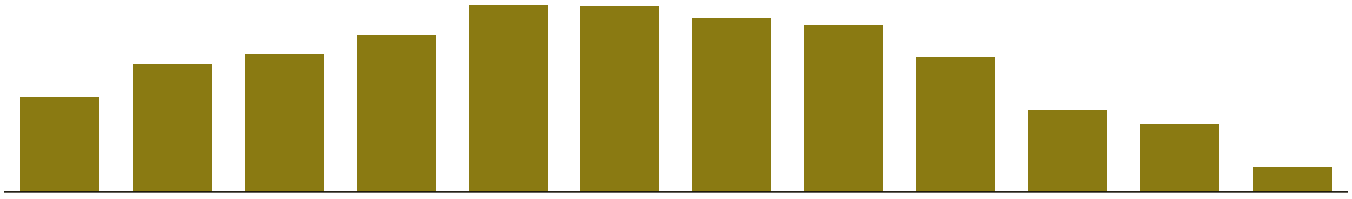
Account 8564-7069-1663
Period 1–31 January 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
36,888,141 s	**+603,675 s**	**-5,372,311 s**	**32,119,505 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Payroll credit: Cloudport Aerostat Lines	+477,641	37,365,782
	The employer deducts 5 d 12:40:41 a month toward its staff leave fund, and the sum is credited back in one line at the year's end. You have never drawn on it, and the company has never asked why. Ref. CIBT-3029-EC2B-8		
13 Jan	ATM withdrawal: L4 Habitat	-259,200	37,106,582
	The cash-time line of 259,200 at L4 Habitat was reduced by the machine to 3 Standard days before payment. The reduction is entered as a fee of nothing, and the auditors have queried the wording in writing. Ref. CIBT-3029-0569-8		
13 Jan	Slippage fee (L4 Habitat, 6 transfers)	-5,400	37,101,182
	The same 6 crossings are charged each month, and each month the Bank adds one more item to the list of things it might have charged for and did not. The list is kept in the back office and is now longer than the statement it supports. Ref. CIBT-3029-0C7D-4		
13 Jan	Transfer to own account: L4 Habitat	-5,107,711	31,993,471
	Each quarter you raise a sundry against your own account for 0.30 s, described as the desk's trouble, and each quarter the desk declines to say what the trouble was. The charge has been paid without a question every time, which the desk takes as a kind of thanks. Ref. CIBT-3029-D5C7-9		
31 Jan	Interest at 4.10% APY	+126,034	32,119,505
	You have not withdrawn interest once since 3027, and each quarter it is posted back to the balance and begins to earn in its own right. The officer at Hall E calls this compounding, and does not ask whether you intend it. Ref. CIBT-3029-9C78-1		

Closing balance, month by month

Highest 50,245,291 s · lowest 32,119,505 s



February 3028 January 3029

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 7069-1663 3029-01