CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Umberfield
Unit 107, Pallas Ring 10

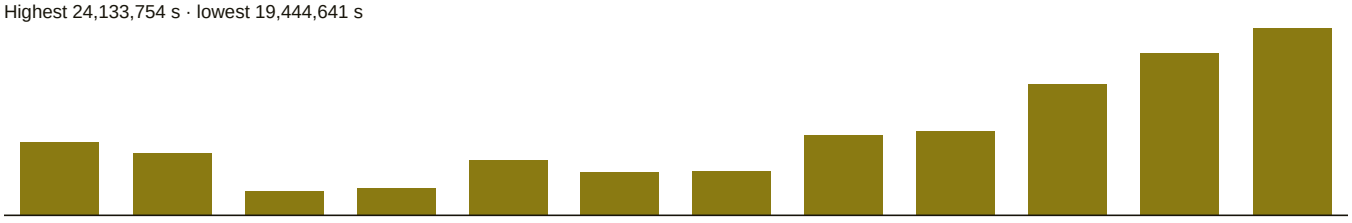
Account 8564-7239-4621
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
23,438,048 s	**+908,940 s**	**-213,234 s**	**24,133,754 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Payroll credit: Kepler Ring Hydroponics	+101,140	23,539,188
	The Kepler Ring Hydroponics staff levy for the works fund is taken from each wage at 0.30 s and credited back in the first week of the following year, with interest. The fund has never been asked what it is for, and does not say. Ref. CIBT-3003-B9D5-2		
04 Jan	Deposit: Hall E	+743,346	24,282,534
	Your deposit was made in 16 coins of the largest denomination, which the depositor asked to have counted onto the counter one at a time. The total came out 0.954 short, and the shortfall has been credited as a further deposit at the depositor's request. Ref. CIBT-3003-17FF-2		
06 Jan	Temporal Health Plan	-14,600	24,267,934
	The plan rounds the excess on each claim to the nearest five minutes of the provider's time, so the 7 sessions on this statement are paid as 6 sessions and a fraction. The fraction has been paid in full, to the surprise of nobody. Ref. CIBT-3003-351C-8		
10 Jan	Turbulence Cover	-25,834	24,242,100
	The claim was not filed until the 10th, since the policy requires the boat to dock before a delay can be declared, and the boat docked late. The underwriters accepted the sequence as the only one a carrier can offer. Ref. CIBT-3003-C7BE-5		
14 Jan	ATM withdrawal: São Paulo Sector	-172,800	24,069,300
	You use the machine at São Paulo Sector on the way to the Hall E counter, and bring the receipt to be stamped. The Teller now stamps it before you arrive. You have not asked her to, and you have not asked her not to. Ref. CIBT-3003-64CC-8		
31 Jan	Interest at 3.30% APY	+64,454	24,133,754
	The usual fee on a balance of this size has been waived. Interest is paid from the first second of the period, and the custom of charging for it has been dropped from your account. Ref. CIBT-3003-3E05-9		

Closing balance, month by month

Highest 24,133,754 s · lowest 19,444,641 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 7239-4621 3003-01