CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Folke Umberfield
Unit 125, Pallas Ring 10

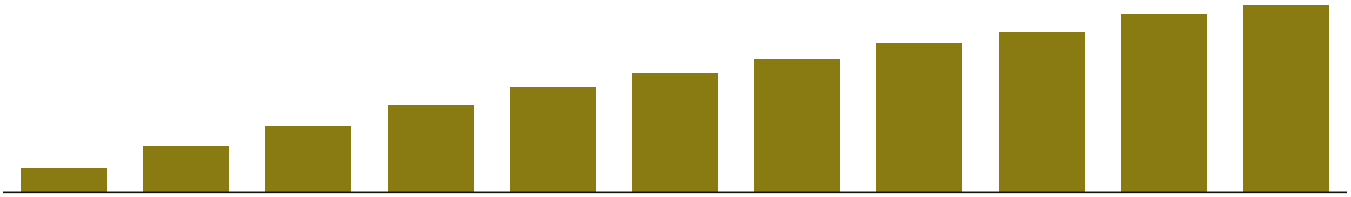
Account 8564-7291-9708
Period 1–31 January 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,341,247,633 s	**+66,234,873 s**	**-4,507,820 s**	**1,402,974,686 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Temporal Health Plan	-18,631	1,341,229,002
	The premium for the second half of the year was paid on the 3rd, the same sum as the first half. The plan has noted that the two halves balance to the second. It is a small thing, but the plan keeps a list of small things that balance. Ref. CIBT-3025-9562-6		
08 Jan	Deposit: Hall E	+54,340,442	1,395,569,444
	The envelope held a note asking the Bank to keep the money "for a while". Two officers read it and agreed that a while is not a time the Bank can credit, and the deposit was posted on the 8th, with the note filed behind it. Ref. CIBT-3025-B363-4		
11 Jan	Memory Vault: box 55-218, quarter	-259,200	1,395,310,244
	You come down to the sub-level a few minutes before the quarter closes, and the gate has never yet been opened early for anyone else, though you have been standing at it each time. Ref. CIBT-3025-9151-0		
13 Jan	Transfer to joint account	-4,051,789	1,391,258,455
	Interest on the joint savings account was posted late, because the local rate was set by a council that met in the second half of the month. The interest has been paid at the rate agreed, and the meeting has been noted in the file. Ref. CIBT-3025-BEA4-4		
16 Jan	Payroll credit: the Europa Ice Authority	+6,752,982	1,398,011,437
	The Europa Ice Authority pay was held 29 days at the Tallinn Sector office because the officer who held the mandate was away that week. The period it covered was the one you were paid for, and the wait belongs to the office, not to you. Ref. CIBT-3025-0C11-5		
18 Jan	ATM withdrawal: Tallinn Sector	-172,800	1,397,838,637
	You ask the machine for the balance before the cash and again after, as if the sum might have moved between the two. In 9 years the machine has never once shown a different figure, and it has begun to show both at once. Ref. CIBT-3025-2D5B-9		
25 Jan	Slippage fee (Tallinn Sector, 6 transfers)	-5,400	1,397,833,237
	For the auditors: the fee of 0.30 s is the sum of the per-crossing charges, each rounded down to the whole second at the close of its crossing. The rounding comes to 900 seconds this period and has been carried to the Settlement Reserve. Ref. CIBT-3025-AED3-5		
31 Jan	Interest at 4.60% APY	+5,141,449	1,402,974,686
	The balance was left to accrue through 29 days of travel, which the depositor described on the form as a holiday and the Bank describes as a period of unusually steady income. Ref. CIBT-3025-2E1E-9		

Closing balance, month by month

Highest 1,402,974,686 s · lowest 173,151,585 s



March 3024 January 3025

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  7291-9708  3025-01`