CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Nils Hightower
Unit 219, Pallas Ring 10

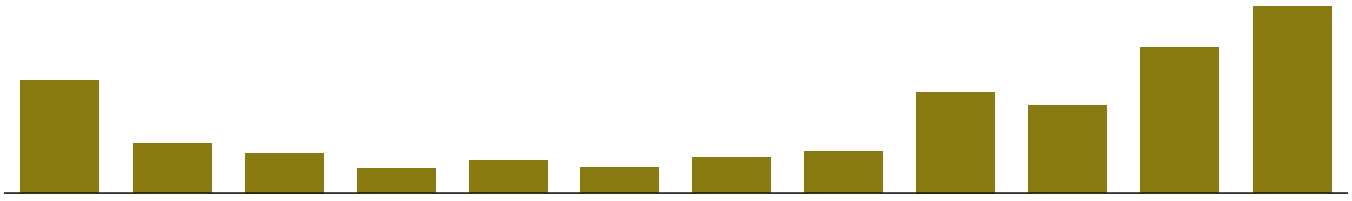
Account 8564-7408-1663
Period 1–31 January 3010
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
38,112,673 s	**+2,809,830 s**	**-261,300 s**	**40,661,203 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Payroll credit: Brymar College	+382,840	38,495,513
	You come to the counter to see the Brymar College credit before it posts, leave, and come back to see it after. Both visits are logged. The Bank has no rule against looking at money twice, though it has one against counting it three times. Ref. CIBT-3010-B26D-4		
09 Jan	Slippage fee (Titan, 7 transfers)	-2,100	38,493,413
	Auditors compared the Titan relay's log with the Head Office's and found them in agreement on every crossing but the 9th, when the relay logged a crossing as having happened before it was sent. The log has been filed as an accurate record of the relay's opinion. Ref. CIBT-3010-0BC8-3		
12 Jan	Memory Vault: box 27-275, quarter	-259,200	38,234,213
	The receipt for box 27-275 gives the quarter's end as the 12th. The quarter ends on the last day of the month, and the receipt has been reissued with the correct date and the same sum. Ref. CIBT-3010-8AAE-1		
22 Jan	Deposit: Hall E	+2,303,124	40,537,337
	The first slip for the 22nd gave the deposit as 26 d 15:45:24, the spoken form, which the statement does not use. The written figure, 2,303,124, is the one held, and the slip has been replaced. Ref. CIBT-3010-5916-9		
31 Jan	Interest at 3.90% APY	+123,866	40,661,203
	Interest on a balance that moves within a day is worked on the balance at the start of each hour, not each second. The Bank adopted this in 3009 and has not had to apologise for it since. Ref. CIBT-3010-1FA8-6		

Closing balance, month by month

Highest 40,661,203 s · lowest 30,497,816 s



February 3009 January 3010

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 7408-1663 3010-01