CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Nils Hightower
Unit 265, Pallas Ring 10

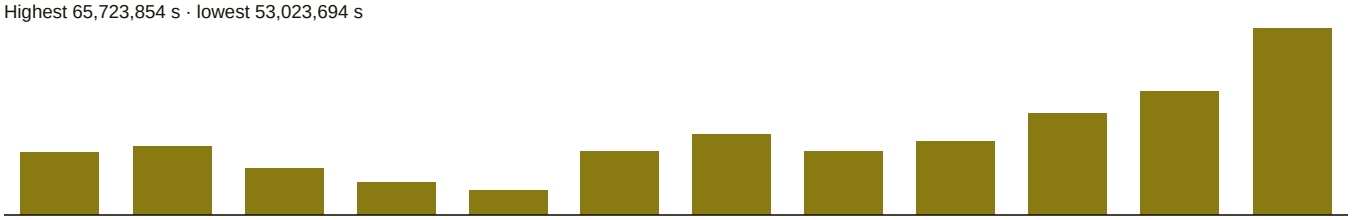
Account 8564-7408-1663
Period 1–31 December 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
60,797,415 s	**+5,101,039 s**	**-174,600 s**	**65,723,854 s**

Date	Description	Amount (s)	Balance (s)
01 Dec	ATM withdrawal: Callisto	-172,800	60,624,615
	The cash-time figure for the 1st had the machine's rounding applied twice, once at the machine and once at the branch. The double rounding has been taken out, leaving 2 Standard days on the line, which is what the receipt says. Ref. CIBT-3012-E70C-7		
29 Dec	Deposit: Hall E	+4,903,448	65,528,063
	The Committee has asked that every deposit of 4,903,448 or more carry its slip number, its window and its second officer. This one does, and a copy has been placed in the review file, which is now the thickest in the drawer. Ref. CIBT-3012-4D42-0		
30 Dec	Slippage fee (Callisto, 3 transfers)	-1,800	65,526,263
	A note for the auditors: the slippage on this line was paid from the Hall E float rather than from the account, and the float has been reconciled to the second. The account itself is unaffected. Ref. CIBT-3012-93B9-9		
31 Dec	Interest at 3.90% APY	+197,591	65,723,854
	Interest is rounded to the nearest second when the balance is a whole number of cycles, and up to the next second when it is not. The rule has applied since 3008, and no depositor has yet made it come out differently. Ref. CIBT-3012-309C-1		

Closing balance, month by month

Highest 65,723,854 s · lowest 53,023,694 s



January 3012 December 3012

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 3012-12