CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Nils Hightower
Unit 335, Pallas Ring 10

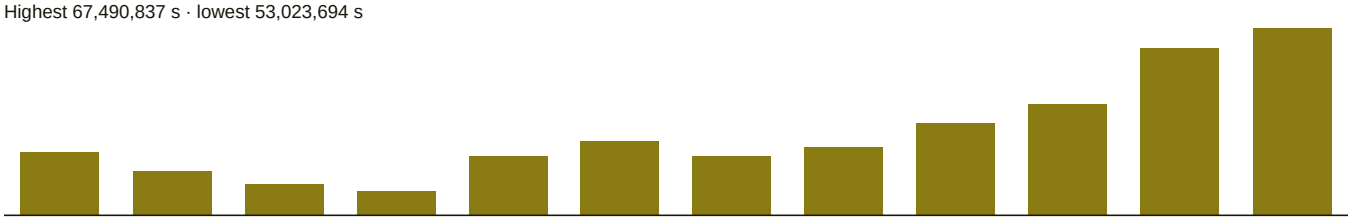
Account 8564-7408-1663
Period 1–31 January 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
65,723,854 s	**+2,117,083 s**	**-350,100 s**	**67,490,837 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Payroll credit: Brymar College	+382,840	66,106,694
	Brymar College has asked that the locker rent taken from your wage be shown as a deduction and not a payment, and has moved it to the right-hand column. The sum is 382,840 less on this line, and the rent is still owed. Ref. CIBT-3013-FF8A-0		
01 Jan	Memory Vault: box 27-275, quarter	-259,200	65,847,494
	The notice of rent for box 27-275 was posted 31 days late, because the Vault's post for the quarter had been sent by way of the Ceres sub-level, which delivers letters in the order the rocks arrive. The notice has been sent again, and the rent still falls due on the usual day. Ref. CIBT-3013-B3AA-6		
10 Jan	Deposit: Hall E	+1,520,641	67,368,135
	A courier brought this from Brymar College's own safe, with a note that the sum was correct and that the courier had already been paid. The courier signed for it, and the signature is the only one on the file that nobody asked for. Ref. CIBT-3013-D6AA-1		
12 Jan	ATM withdrawal: Singapore Sector	-86,400	67,281,735
	Auditors' note: the machine at Singapore Sector and the branch ledger agree to the last whole day. The fraction of 0.973 is held on the machine's own account, has been produced for inspection, and agrees with that too. Ref. CIBT-3013-98BF-8		
24 Jan	Slippage fee (Singapore Sector, 5 transfers)	-4,500	67,277,235
	The 5 crossings were recorded against another holder's account for the first half of the period. Their fee has been moved across with them, and the other holder has been told only that the matter is in hand. Ref. CIBT-3013-2A2E-3		
31 Jan	Interest at 3.90% APY	+213,602	67,490,837
	The rate on this account was the same for 6 periods running. The Rate Committee took that for a clerical error, and the auditors took it for settled practice. The rate was checked, and it is correct. The Committee has agreed to stop writing to the account about it. Ref. CIBT-3013-4A3F-7		

Closing balance, month by month

Highest 67,490,837 s · lowest 53,023,694 s



February 3012 January 3013

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 3013-01