CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Nils Hightower
Unit 283, Pallas Ring 10

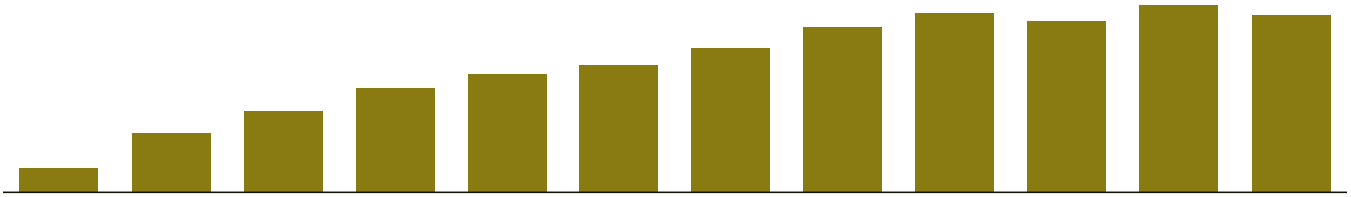
Account 8564-7408-1663
Period 1–31 January 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
86,330,169 s	**+280,573 s**	**-1,325,708 s**	**85,285,034 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Transfer to own account: Singapore Sector	-719,408	85,610,761
	A replacement sundry form was issued at Hall E after the first had been kept in a sleeve tied at the top with string for 28 days and could not be found. The first form was the correct one, and the second has been filed behind it, so that the two agree. Ref. CIBT-3014-E19A-0		
09 Jan	ATM withdrawal: Singapore Sector	-259,200	85,351,561
	The standing transfer to 8564-8778-0178 is taken from the cash each time you withdraw, and carried in a separate envelope that the machine labels "for the joint account". The envelope is never opened at the branch. Ref. CIBT-3014-F491-8		
15 Jan	Memory Vault: box 27-275, quarter	-259,200	85,092,361
	Rent for box 27-275 was held 29 days while the sub-level was closed to receive a crate the Vault had agreed to keep for a neighbour, who had also left a small clock that has stopped at a sensible hour at the door. The crate has gone, and the sub-level has reopened. Ref. CIBT-3014-8E9E-1		
22 Jan	Slippage fee (Singapore Sector, 5 transfers)	-1,500	85,090,861
	Auditors' note: the 22nd crossing, sent from Hall E to Singapore Sector, is recorded at the sender's clock and at the receiver's, and the two are 5 seconds apart. Both are correct. Neither is the one the Bank charges by. Ref. CIBT-3014-1313-0		
25 Jan	ATM withdrawal: Singapore Sector	-86,400	85,004,461
	Your request reached Singapore Sector on the 25th and was answered on the 25th following, the local office sending its requests in a single batch. The batch goes once a Standard month, and the machine has not been asked to hurry it. Ref. CIBT-3014-BC4B-1		
31 Jan	Interest at 3.90% APY	+280,573	85,285,034
	The interest for this month was calculated on the balance at the close of each day rather than its opening, and the two were not the same. The difference, 280,573, has been added to this line. The calculation has been corrected for the months to come. Ref. CIBT-3014-BF7C-8		

Closing balance, month by month

Highest 86,330,169 s · lowest 68,093,700 s



February 3013 January 3014

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 3014-01