CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Nils Hightower
Unit 354, Pallas Ring 10

Account 8564-7408-1663
Period 1–31 January 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
78,239,081 s	**+637,117 s**	**-1,463,187 s**	**77,413,011 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Payroll credit: Brymar College	+382,840	78,621,921
	A wage that falls exactly on the half second is rounded to the even second, as the Bank rounds everything it cannot otherwise decide. The wage from Brymar College fell on the half this time and was rounded down. Ref. CIBT-3017-9171-3		
03 Jan	ATM withdrawal: Europa	-259,200	78,362,721
	For 28 Standard days the Europa machine was switched off while a new fuse was fitted. The Bank went on accepting your requests for cash during that time, and held them until the machine was switched on again. Ref. CIBT-3017-70C3-4		
06 Jan	Slippage fee (Europa, 9 transfers)	-5,400	78,357,321
	Since Brymar College moved its offices to Europa, each transfer to its staff account crosses the same relay twice, out and back again, because the firm's bookkeeper prefers to see a thing arrive. The second fee is shown on its own line for the firm's records. Ref. CIBT-3017-CE14-0		
06 Jan	Transfer to own account: Europa	-766,587	77,590,734
	Cash of 766,587 paid in at the counter as a gratuity for the officer who held the door, recorded as a sundry deposit because the Bank has no line for gratitude. The officer asked that it go to the general fund, and it has. Ref. CIBT-3017-04B0-7		
13 Jan	Memory Vault: box 27-275, quarter	-259,200	77,331,534
	The audit of rentals at Europa found box 27-275 paid to the day rather than to the hour. The Vault's rule is the hour; the auditors have accepted the day, on the grounds that nobody has asked them to do otherwise. Ref. CIBT-3017-17C6-8		
27 Jan	ATM withdrawal: Europa	-172,800	77,158,734
	The cash at Europa came in on the supply boat, and could not be paid until the boat had docked and its cases had been counted. It was paid 29 days after the request, which the boat's master describes as the quickest arrival of the season. Ref. CIBT-3017-850E-9		
31 Jan	Interest at 3.90% APY	+254,277	77,413,011
	The 0.30 s charge for the interest certificate has not been applied. The certificate was requested by an auditor who asked that it be waived for the sake of the audit. Ref. CIBT-3017-CFD8-4		

Closing balance, month by month

Highest 83,409,777 s · lowest 77,305,008 s



February 3016 — January 3017

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  3017-01`