CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Nils Hightower
Unit 332, Pallas Ring 10

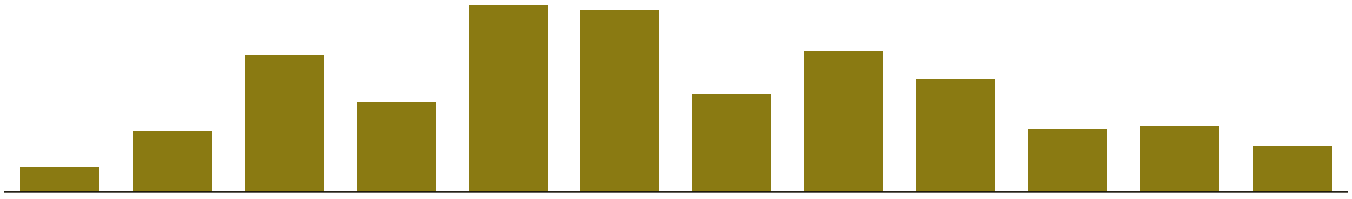
Account 8564-7408-1663
Period 1–31 January 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
44,702,053 s	**+145,281 s**	**-837,737 s**	**44,009,597 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Slippage fee (Montréal Sector, 4 transfers)	-2,400	44,699,653
	Fees on Brymar College's remittances are charged at the hour they are sent, not the hour they arrive. The firm sends in the morning and receives in the afternoon, and it has asked for only one of those to be charged, which the Bank has declined. Ref. CIBT-3023-8082-0		
08 Jan	Transfer to own account: Montréal Sector	-403,337	44,296,316
	Reconciliation note: the sundry balance at Hall E and the Head Office register differ by 0.30 seconds, carried forward from 3022 and not on your account. It appears here only because the auditors asked that every item be shown. Ref. CIBT-3023-C019-1		
21 Jan	ATM withdrawal: Montréal Sector	-172,800	44,123,516
	The posting was held 30 Standard days because a trolley had been left across the concourse in front of the relay's hatch. The trolley was moved on the 21st, and the posting followed it. Ref. CIBT-3023-F6C3-2		
27 Jan	Memory Vault: box 27-275, quarter	-259,200	43,864,316
	The custodian says she has never seen a box at Hall E with a window in it. The one at the far end is not for inspecting, she says, only for being looked at, and it is looked at on Thursdays. Ref. CIBT-3023-76D6-1		
31 Jan	Interest at 3.90% APY	+145,281	44,009,597
	You have asked for the interest to be checked by hand on the first of each period, against a card you keep in your own hand. The Bank does so, and the result has never differed from the machine's. The officer now writes the figure in the margin before being asked. Ref. CIBT-3023-0883-1		

Closing balance, month by month

Highest 48,899,523 s · lowest 43,273,188 s



February 3022 January 3023

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 3023-01