CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Nadia Zamora
Unit 303, Pallas Ring 10

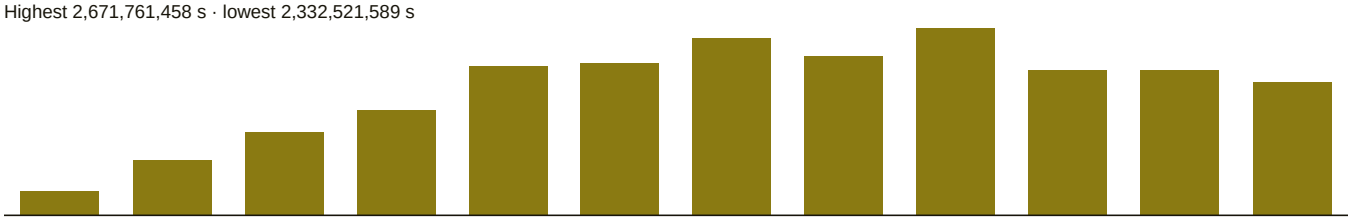
Account 8564-7499-1663
Period 1–31 January 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,585,449,972 s	**+19,426,852 s**	**-44,013,967 s**	**2,560,862,857 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Payroll credit: St. Catherine Bakeries	+10,162,323	2,595,612,295
	The 0.30 s exchange charge on the wage from St. Catherine Bakeries has been waived. The exchange's note says the wage was small and the charge was large, and that waiving it was the only sensible course. Ref. CIBT-3013-5AE8-2		
15 Jan	ATM withdrawal: Callisto	-259,200	2,595,353,095
	Your cash withdrawals at Callisto are made in the same denomination every time, and the machine has been set to dispense it without a prompt. This month's 3 Standard days follows that instruction exactly. Ref. CIBT-3013-A10B-7		
17 Jan	ATM withdrawal: Callisto	-259,200	2,595,093,895
	The sum of 3 Standard days at Callisto matches the withdrawal shown on the 17th last year to the note. The auditors have checked both, and the coincidence belongs to the machine, not the account. Ref. CIBT-3013-28CE-1		
28 Jan	Slippage fee (Callisto, 3 transfers)	-2,700	2,595,091,195
	On the 28th you sent 3 transfers from Hall E and then, a minute later, asked for one of them to be taken back. The relay refused, and the fee is shown on all of them; the Bank records the refusal as a matter of principle. Ref. CIBT-3013-8DFF-3		
28 Jan	Transfer to own account: Callisto	-43,492,867	2,551,598,328
	For the auditors: the Authority's levy on this account was calculated on the reference second of the day before, which the Authority revised at midday. The levy has been recalculated on the revised figure, and the difference is 0.30 seconds. Ref. CIBT-3013-82D8-9		
31 Jan	Interest at 4.30% APY	+9,264,529	2,560,862,857
	St. Catherine Bakeries keeps a small deposit in your name, and the interest on it is credited here each month, so that the firm can tell its auditors the figure is yours. The auditors have not asked, and the firm has said it would rather they did not. Ref. CIBT-3013-5F25-5		

Closing balance, month by month

Highest 2,671,761,458 s · lowest 2,332,521,589 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 7499-1663 3013-01