CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Nadia Zamora
Unit 112, Pallas Ring 10

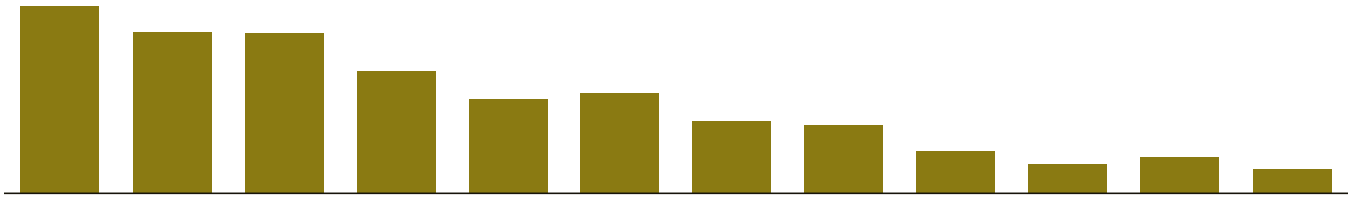
Account 8564-7499-1663
Period 1–31 January 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,762,887,492 s	**+16,479,336 s**	**-54,666,291 s**	**1,724,700,537 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	ATM withdrawal: Tallinn Sector	-86,400	1,762,801,092
	Where the machine's denomination falls short of a request, a half is paid up, not down. This withdrawal fell exactly on the half, and was paid up. Ref. CIBT-3017-0F22-1		
05 Jan	Slippage fee (Tallinn Sector, 2 transfers)	-600	1,762,800,492
	The far operator at Tallinn Sector describes your 30-day wait as a courtesy, and the Bank describes it as a pending tray. The fee is 600 s, and it does not change with the description. Ref. CIBT-3017-29EC-6		
21 Jan	Payroll credit: St. Catherine Bakeries	+10,162,323	1,772,962,815
	St. Catherine Bakeries has reviewed your grade, and the credit reflects the review in full. The personnel office was not required to tell the Bank, and did so anyway, out of long habit. Ref. CIBT-3017-FB59-9		
21 Jan	ATM withdrawal: Tallinn Sector	-172,800	1,772,790,015
	At Tallinn Sector the machine asks for your name in the local language and then in ours. It dispensed 0.957 day, and the balance went out in our seconds, both figures appearing on the line. Ref. CIBT-3017-D69D-0		
28 Jan	Transfer to own account: Tallinn Sector	-54,406,491	1,718,383,524
	You have never once left a sundry owing or in credit by a single second. The accounts officer has noted this, and finds it restful. Ref. CIBT-3017-2226-7		
31 Jan	Interest at 4.30% APY	+6,317,013	1,724,700,537
	Interest on the Tallinn Sector side is paid in days to the nearest 44, and the remainder is carried forward as a fraction of 0.954. The Bank holds the fraction in trust for you. You have never asked for it, and it has grown into a sum the officer describes as modest and patient. Ref. CIBT-3017-FBF0-7		

Closing balance, month by month

Highest 2,236,376,503 s · lowest 1,724,700,537 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 7499-1663 3017-01