CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Voss-Gunnarsdottir
Unit 166, Pallas Ring 10

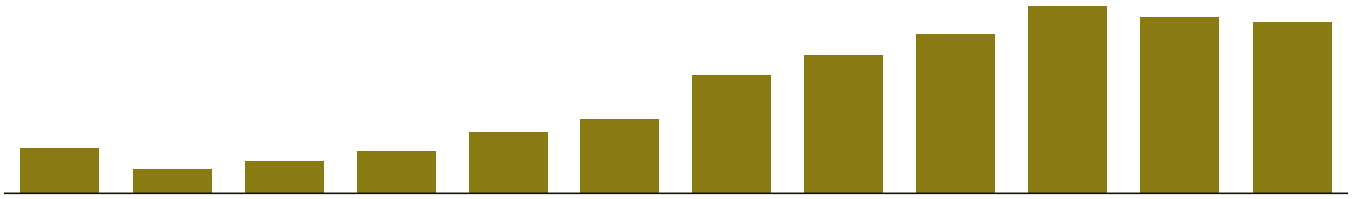
Account 8564-7993-0708
Period 1–31 January 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
104,970,812 s	**+1,183,206 s**	**-2,565,294 s**	**103,588,724 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Payroll credit: Kepler Ring Hydroponics	+674,333	105,645,145
	You move 0.964 of each Kepler Ring Hydroponics wage to a savings line on the first working day, before the rest is posted. The transfer appears below the credit, in the order you asked for. Ref. CIBT-3015-4B8B-1		
04 Jan	Transfer to own account: Phobos	-2,478,594	103,166,551
	The sundry was raised against your account in error and then raised again, this time as an apology. The Bank records two sundries, one correction and one apology, and the apology carries no fee. Ref. CIBT-3015-4216-6		
08 Jan	ATM withdrawal: Phobos	-86,400	103,080,151
	The machine at Phobos dispenses in the local day, so this withdrawal was made on a local morning and charged on a Standard one. The difference is 0.960 sol, shown in the margin of the receipt. Ref. CIBT-3015-EE74-6		
11 Jan	Slippage fee (Phobos, 1 transfers)	-300	103,079,851
	The relay at Phobos has sent a note of apology for the wait. The officer has read it aloud and asks us to record that she has nothing to add to it. Ref. CIBT-3015-6376-5		
21 Jan	Mech Veterans' Time Pension	+228,951	103,308,802
	Each year you read the new pension schedule on the day it is published and write one word in the margin of your copy. The word is always unchanged, and the office has asked to keep the copy for its files. Ref. CIBT-3015-4AC3-6		
31 Jan	Interest at 3.20% APY	+279,922	103,588,724
	The posting waited 29 days because Phobos begins its day 5 hours after ours, and the interest had to be seen to accrue in both. It had, throughout, and it is paid in full. Ref. CIBT-3015-87BC-5		

Closing balance, month by month

Highest 107,560,095 s · lowest 66,849,239 s



February 3014 January 3015

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 7993-0708 3015-01