CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Voss-Gunnarsdottir
Unit 123, Pallas Ring 10

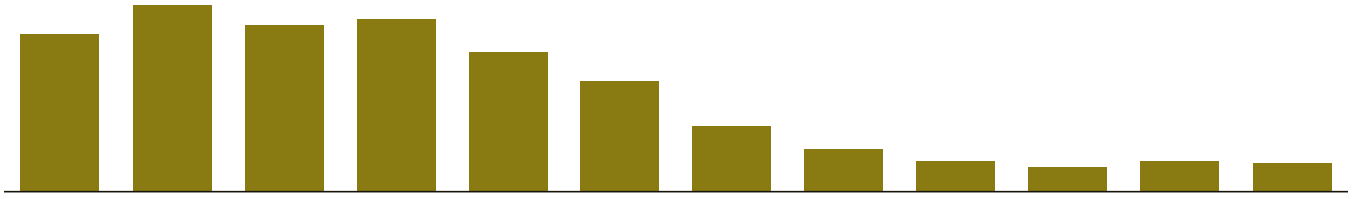
Account 8564-7993-0708
Period 1–31 August 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
120,492,278 s	**+1,282,796 s**	**-1,678,716 s**	**120,096,358 s**

Date	Description	Amount (s)	Balance (s)
01 Aug	Payroll credit: Kepler Ring Hydroponics	+674,333	121,166,611
	The Kepler Ring Hydroponics pay reached Nairobi Sector, a branch that had been closed for 31 days, so the Bank held the credit in its night safe until the branch could take it in. It was posted on the morning it could be, with the interest it had earned while it waited. Ref. CIBT-3025-8793-1		
03 Aug	Mech Veterans' Time Pension	+287,151	121,453,762
	Your pension is paid at the wicket in the old annex, which the officers call the veterans' window, though it has no sign to say so. Ref. CIBT-3025-C33C-8		
14 Aug	Slippage fee (Nairobi Sector, 2 transfers)	-1,800	121,451,962
	Your transfers to Nairobi Sector are reckoned on the local clock, which the Bank reads each morning and then reads again before lunch. In 3022 the two readings were found to differ by 18 seconds, and the fee of 0.30 s has been charged on the average of the two, which the Bank regards as fair to both clocks. Ref. CIBT-3025-108D-3		
16 Aug	Transfer to own account: Nairobi Sector	-1,676,916	119,775,046
	You pay the sundry in exact coin, counted out on the counter in the order you were taught as a child. The officer checks each one against the next and says nothing, which is how the Bank knows it is being paid properly. Ref. CIBT-3025-FCA8-0		
31 Aug	Interest at 3.20% APY	+321,312	120,096,358
	Interest was worked on the daily balance, not the monthly one, which favours the depositor in any month with a large deposit early in it. This month had one, on the 31st, and the statement shows it earning from that day and no other. Ref. CIBT-3025-AAEB-7		

Closing balance, month by month

Highest 154,135,803 s · lowest 119,162,270 s



September 3024 August 3025

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 3025-08