CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Voss-Gunnarsdottir
Unit 45, Pallas Ring 10

Account 8564-7993-0708
Period 1–31 January 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
119,721,443 s	**+1,258,418 s**	**-6,715,970 s**	**114,263,891 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Transfer to own account: Oakland Sector	-6,627,170	113,094,273
	The credit from Ines Fennimore was held 28 days at the Oakland Sector office while the sender's clerk confirmed that the reference had been copied as it appeared on the form. It had, and the sum has been posted in full. Ref. CIBT-3029-B6A5-4		
07 Jan	ATM withdrawal: Oakland Sector	-86,400	113,007,873
	The withdrawal waited for the branch's sealed reference card to be checked against the machine's, a check made on the first working day of the month. The card was in order, and the cash was paid the same afternoon. Ref. CIBT-3029-E2CA-7		
08 Jan	Slippage fee (Oakland Sector, 8 transfers)	-2,400	113,005,473
	Kepler Ring Hydroponics pays its share of the crossing by a separate instruction. The instruction arrives 30 days before the transfer and is charged for the waiting. The Bank has been asked whether a fee for waiting is a fee for slippage. It is, and it is shown on this line as one. Ref. CIBT-3029-B0AE-4		
28 Jan	Payroll credit: Kepler Ring Hydroponics	+674,333	113,679,806
	Kepler Ring Hydroponics holds back one period's pay each year under an arrangement its personnel office calls a bridge and the Bank calls a pause. The reserve is released in the last period of the year, with interest on it at the posted rate, and the release is shown on its own line. Ref. CIBT-3029-0EB0-7		
28 Jan	Mech Veterans' Time Pension	+264,828	113,944,634
	Discharge papers written in a Belt dialect held this pension 28 days, since the Head Office reads that dialect with difficulty. A translator was sent from Ceres, who found the papers perfectly clear and was paid for a week's travel to say so. Ref. CIBT-3029-2743-4		
31 Jan	Interest at 3.20% APY	+319,257	114,263,891
	The usual charge on interest paid out from an account of this size has been dropped. You are shown the full sum, and the Bank keeps none of it; the custom of charging for interest is older than the account and has been retired. Ref. CIBT-3029-C351-6		

Closing balance, month by month

Highest 149,560,824 s · lowest 114,263,891 s



February 3028 — January 3029

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  3029-01`