CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Rhea Eskeland
Unit 364, Pallas Ring 10

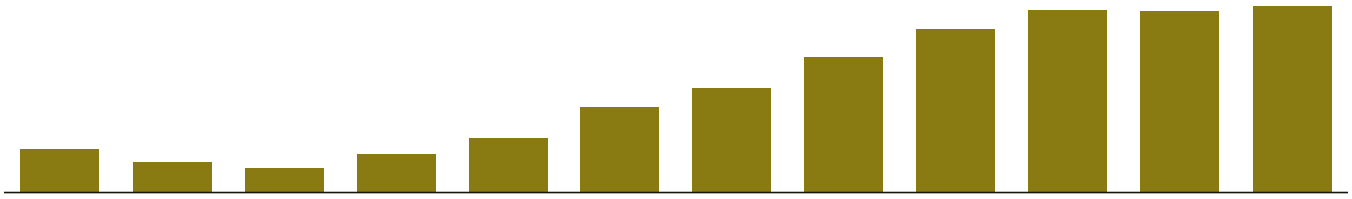
Account 8564-8046-7708
Period 1–31 January 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
23,022,380 s	**+490,927 s**	**-110,360 s**	**23,402,947 s**

Date	Description	Amount (s)	Balance (s)
15 Jan	Payroll credit: Kepler Ring Hydroponics	+171,933	23,194,313
	Kepler Ring Hydroponics's wages for the period came in days and were converted at the posted rate on the day they landed, a day after the employer's own pay day. Its office says the delay was an accident, and the Bank has booked it that way. Ref. CIBT-3017-F6D1-4		
16 Jan	Mech Veterans' Time Pension	+52,830	23,247,143
	Your pension sat for 28 days in the Lagos Sector sorting office, filed under a rank the Authority retired along with its uniforms. The clerk who found it said so with some pride, and the sum has been paid in full. Ref. CIBT-3017-70E9-2		
21 Jan	Deposit: Hall E	+174,075	23,421,218
	You always bring a pencil to the counter and always leave it there. The officers keep the pencils in a tin with your name on the lid, and it is now the fullest tin at Hall E. Ref. CIBT-3017-7378-0		
22 Jan	Slippage fee (Lagos Sector, 8 transfers)	-7,200	23,414,018
	Crossings are reckoned on the relay's clock, which keeps its own time over a porter's trolley on the flagstones and does not expect to be consulted. The fee of 0.30 seconds is the difference between that time and ours. Ref. CIBT-3017-DDA7-9		
26 Jan	Transfer to joint account	-103,160	23,310,858
	The holders have taken to making their joint transfer on the same day of each month as the day they first opened the account, though neither has said why. The officer has not asked, as the Bank does not ask about habits it approves of. Ref. CIBT-3017-F36A-3		
31 Jan	Interest at 4.80% APY	+92,089	23,402,947
	The 4.80% APY is applied to the balance each second and the seconds added up at the month's close. That is why the figure on the statement is not 4.80% of the balance, and why it would not be even if it were. The officer has explained this once and will not explain it again. Ref. CIBT-3017-E130-0		

Closing balance, month by month

Highest 23,402,947 s · lowest 11,158,593 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 8046-7708 3017-01