CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Tamsin Kestrel
Unit 97, Pallas Ring 10

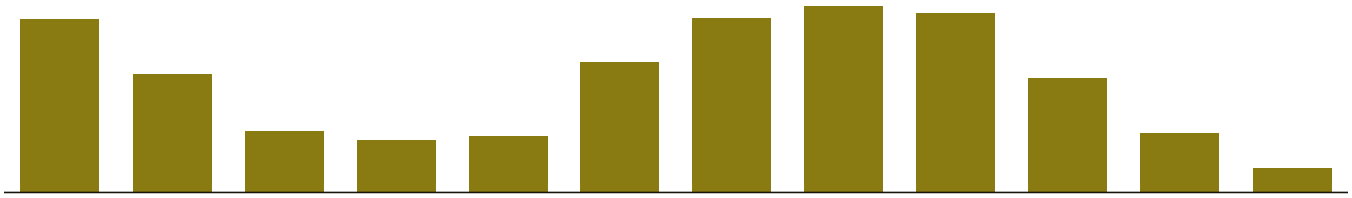
Account 8564-8073-6607
Period 1–31 March 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,951,148 s	**+48,829 s**	**-1,032,234 s**	**12,967,743 s**

Date	Description	Amount (s)	Balance (s)
04 Mar	ATM withdrawal: Luna	-86,400	13,864,748
	You count the notes twice at the machine and once at the Hall E counter, and each time the total is the same. The officer reads this as thoroughness rather than anxiety, and has decided to keep the reading on file. Ref. CIBT-3003-A2C7-5		
05 Mar	Transfer to joint account	-85,740	13,779,008
	Esme Voss's share, sent on the same afternoon from Luna, is shown on its own line. The two shares are not added together; the Bank keeps them apart so that each holder can see what the other has paid, which both have asked for. Ref. CIBT-3003-A233-5		
19 Mar	Transfer to own account: Luna	-857,394	12,921,614
	The fee was keyed as 0.30 minutes instead of seconds, and the Bank's computer charged it that way for 31 days. The error was found on the 19th and corrected. The refund of the excess has been credited to this line, and the officer notes that the charge was never queried, which is unusual. Ref. CIBT-3003-6F52-5		
29 Mar	Slippage fee (Luna, 3 transfers)	-2,700	12,918,914
	You check the relay's board before every send. This morning it showed a drift of 0.30 seconds, and you sent anyway; the Bank records that as a considered choice. Ref. CIBT-3003-D3C3-5		
31 Mar	Interest at 4.20% APY	+48,829	12,967,743
	The period's interest was paid a day after the rest of the statement, because the Clock Standards Board sat late on the 31st and its minutes had to be entered before the rate could be printed. The rate is the one the minutes approved, and the interest was paid in full. Ref. CIBT-3003-66B8-8		

Closing balance, month by month

Highest 17,472,147 s · lowest 12,967,743 s



April 3002 March 3003

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 8073-6607 3003-03