CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Gunnarsdottir
Unit 146, Pallas Ring 10

Account 8564-8317-9821
Period 1–29 February 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
0 s	**+13,394,893 s**	**-763,753 s**	**12,631,140 s**

Date	Description	Amount (s)	Balance (s)
06 Feb	ATM withdrawal: Europa	-86,400	-86,400
	The machine hesitated for 6 minutes before the One Standard day came out. This is what the relay does when it is asked something it has not been asked before. Nothing is owed on the pause. Ref. CIBT-3012-4C84-5		
14 Feb	Transfer to joint account	-676,153	-762,553
	The transfer posted on the 14th came through Interworld Post's office 30 days late, because the office sent one holder's share before the other's and both holders asked the Bank to wait for the second. The incomplete figure has been struck. Ref. CIBT-3012-B8C0-5		
18 Feb	Slippage fee (Europa, 4 transfers)	-1,200	-763,753
	The 4 crossings were held at the Europa relay for 31 Standard days while its reconciler waited for a second opinion from the hall. The fee is charged on the seconds that moved, and none is charged on the seconds that waited. Ref. CIBT-3012-7799-2		
25 Feb	Deposit: Hall E	+12,267,972	11,504,219
	You make a deposit at Hall E on the last working day of each month, the same sum in the same envelope. The window has stopped asking for the slip and has begun filing it for you. Ref. CIBT-3012-1634-4		
26 Feb	Payroll credit: Interworld Post	+1,126,921	12,631,140
	The employer's wages for 28 standard days arrive at the start of the month, because that is when its office begins its own. The employer apologises for the early hour. The Bank has no quarrel with the hour, only with the day it began on. Ref. CIBT-3012-A8B1-4		
29 Feb	Interest at 4.70% APY	+0	12,631,140
	The posted rate at Hall E went up late in the afternoon, so the afternoon's interest was credited at the morning's rate. The difference is 30 seconds in your favour, and the officer has initialled it to be sure. Ref. CIBT-3012-59B9-1		

Closing balance, month by month

Highest 12,631,141 s · lowest 12,631,140 s

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.

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