CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Gunnarsdottir
Unit 188, Pallas Ring 10

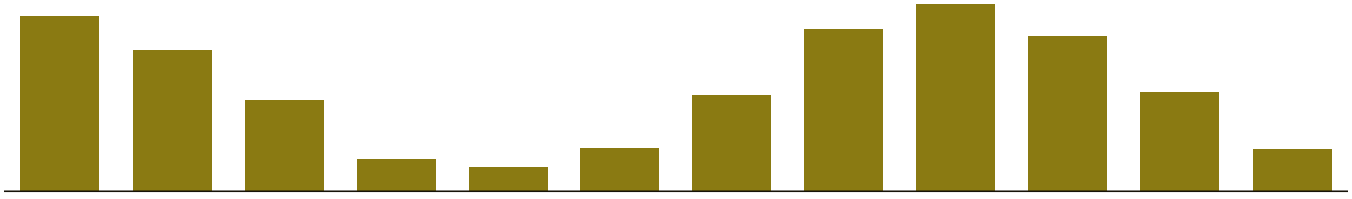
Account 8564-8317-9821
Period 1–31 December 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
235,119,269 s	**+2,047,804 s**	**-25,200,995 s**	**211,966,078 s**

Date	Description	Amount (s)	Balance (s)
01 Dec	Transfer to joint account	-676,153	234,443,116
	The joint balance is reconciled each month against both holders' sub-ledgers. Both agree with the total to the second, which the auditors note is unusual for two people. Ref. CIBT-3015-98B4-2		
03 Dec	Transfer to own account: Ganymede	-24,522,142	209,920,974
	A Chrono-Forex option was bought at Hall E and allowed to lapse, at a cost of 0.30 seconds. The option did nothing, which is what it was for, and the Bank is pleased that you know it. Ref. CIBT-3015-75DE-6		
09 Dec	Slippage fee (Ganymede, 3 transfers)	-2,700	209,918,274
	Auditors' sample: the 3 crossings were traced from the sending counter to the receiving relay. The fee follows the trace, and the trace is filed under the account. Ref. CIBT-3015-E3D9-6		
20 Dec	Payroll credit: Interworld Post	+1,126,921	211,045,195
	The fee on this credit from Interworld Post is waived. The payroll office sent the sum with a note saying it had been checked by two clerks who did not speak to each other, and the Bank has taken that as the reason. Ref. CIBT-3015-DD4D-7		
31 Dec	Interest at 4.70% APY	+920,883	211,966,078
	The rate on this account was last reviewed in 3012 and has not moved since. You ask about it at every visit, and the answer is always the same, which you appear to find restful. Ref. CIBT-3015-4ABA-9		

Closing balance, month by month

Highest 270,342,152 s · lowest 204,752,124 s



January 3015 December 3015

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 8317-9821 3015-12