CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Gunnarsdottir
Unit 232, Pallas Ring 10

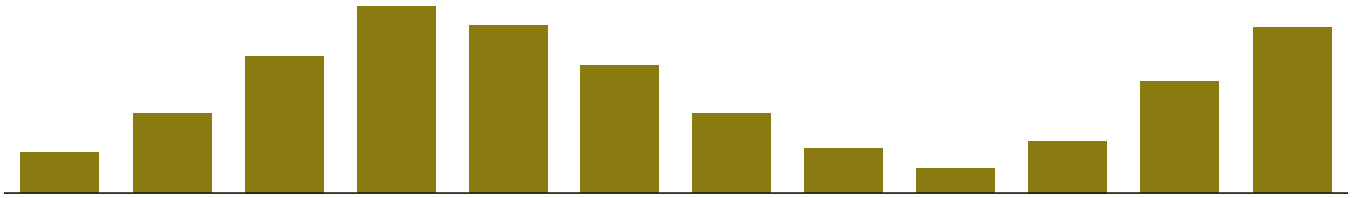
Account 8564-8317-9821
Period 1–31 January 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
237,146,597 s	**+23,007,229 s**	**-940,753 s**	**259,213,073 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Slippage fee (Kepler Ring, 6 transfers)	-5,400	237,141,197
	Each of your 6 transfers this month carries the same reference, in the shape of the last twelve, and the slippage was the same to the second. The officer calls this a ledger in good order and asks the Bank to say so. Ref. CIBT-3017-A949-4		
13 Jan	Transfer to joint account	-676,153	236,465,044
	The joint statement printed the interest as a transfer. It was interest, credited at the posted rate, and the line has been relabelled; the sum is unchanged. Ref. CIBT-3017-8041-8		
22 Jan	Deposit: Hall E	+22,078,405	258,543,449
	The handling charge is waived on a slip written in ink, every figure legible and none needing a guess. The counter regards a clean slip as the nearest thing to a gift it is permitted to accept. Ref. CIBT-3017-78B3-1		
27 Jan	Memory Vault: box 25-454, quarter	-259,200	258,284,249
	Each box is rounded to the sub-level it sits on, not the one it was rented from. For box 25-454 the rounding moved the rent by 0.979 of a turn, which is shown on the statement without an explanation. Ref. CIBT-3017-982F-6		
31 Jan	Interest at 4.70% APY	+928,824	259,213,073
	Interest at 4.70% APY, credited on the first second of each Pallas Ring 10 day rather than the last, at your request. The change adds a fraction of a second to every month, and it has been left in place since 3012. Ref. CIBT-3017-DFA6-0		

Closing balance, month by month

Highest 268,090,078 s · lowest 200,945,647 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 8317-9821 3017-01