CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Gunnarsdottir
Unit 350, Pallas Ring 10

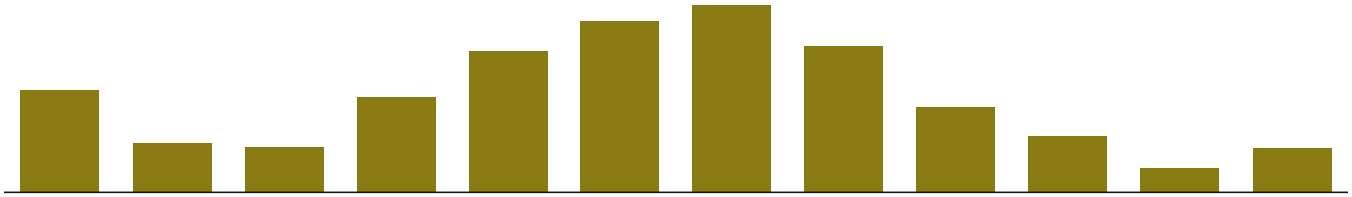
Account 8564-8317-9821
Period 1–31 January 3021
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
164,880,549 s	**+10,221,042 s**	**-1,109,953 s**	**173,991,638 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Slippage fee (Kepler Ring, 2 transfers)	-1,800	164,878,749
	Crossings between Hall E and Kepler Ring wait while the relay has the other end acknowledge them, by a method nobody on this side has been able to watch. Your 2 crossings were acknowledged 28 days late, and the fee has been reduced for the wait. Ref. CIBT-3021-8100-9		
04 Jan	Memory Vault: box 25-454, quarter	-259,200	164,619,549
	Your payment for box 25-454 was posted on the 4th and carried to the Vault's ledger 29 days later, when the sub-level's books were reconciled against the boxes it holds. The Vault's books run one sub-level behind its boxes, and the payment was correct when it was made. Ref. CIBT-3021-1691-7		
08 Jan	Transfer to joint account	-676,153	163,943,396
	Both mandates on this joint account were checked against the signature file on the 8th. The signatures differ by a stroke on the second holder's surname, which the file has always shown and which the auditors have accepted as the holder's own hand. Ref. CIBT-3021-807D-5		
09 Jan	ATM withdrawal: Kepler Ring	-86,400	163,856,996
	Your monthly withdrawal rises by 0.993 of a turn each year, a rise you asked for in 3019. The machine has applied it without comment since, and has never once needed reminding. Ref. CIBT-3021-52D7-4		
09 Jan	ATM withdrawal: Kepler Ring	-86,400	163,770,596
	The withdrawal at Kepler Ring was held at the glass partition, which has no door, and the relay then confirmed a balance it had already confirmed once. The second confirmation is the more thorough of the two, and the sum is as you asked for. Ref. CIBT-3021-1F69-8		
19 Jan	Deposit: Hall E	+8,448,339	172,218,935
	You bring a fresh envelope each time and leave the old one on the step outside. The Teller has offered to keep them, and you have declined twice, so the step is now the officers' concern. Ref. CIBT-3021-9508-2		
24 Jan	Payroll credit: Interworld Post	+1,126,921	173,345,856
	Wages are rounded down to the whole second before they are credited, and the fraction goes to the employer's own rounding account. Interworld Post has asked that it be left there, and it is. Ref. CIBT-3021-8E0D-9		
31 Jan	Interest at 4.70% APY	+645,782	173,991,638
	On the day this interest was posted you came to the Hall E counter and asked for the figure to be read aloud. It was read aloud, to the second, and you thanked the officer and left without a word. Ref. CIBT-3021-9DDE-0		

Closing balance, month by month

Highest 239,841,112 s · lowest 164,880,549 s



February 3020 — January 3021

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  3021-01`