CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Gunnarsdottir
Unit 360, Pallas Ring 10

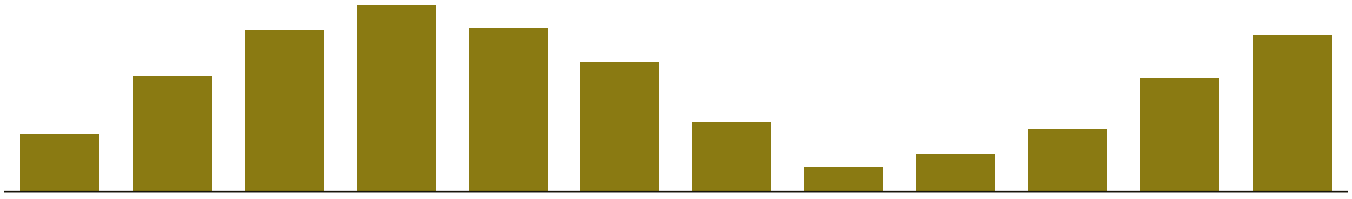
Account 8564-8317-9821
Period 1–31 January 3024
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
168,339,110 s	**+21,002,727 s**	**-935,353 s**	**188,406,484 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Payroll credit: Interworld Post	+1,126,921	169,466,031
	Interworld Post paid 28 standard days late because its office keeps the local festival of its own sun. The Bank accepts that as a reason. The late credit carries the interest it would have earned on time, at the usual rate, and no penalty. Ref. CIBT-3024-D99E-2		
06 Jan	Deposit: Hall E	+19,216,478	188,682,509
	The deposit of 19,216,478 was taken on the strength of a single initialled line, without the usual slip, and the fee has been waived in return for the trust the counter placed in one line. Ref. CIBT-3024-40DE-8		
19 Jan	Transfer to joint account	-676,153	188,006,356
	The joint interest is credited to both holders in shares of the nearest second, and the two shares together come to one second less than the whole. The holders have agreed to leave the second in the account, where it belongs to neither of them yet. Ref. CIBT-3024-7CED-0		
24 Jan	Memory Vault: box 25-454, quarter	-259,200	187,747,156
	Rent on box 25-454 falls due on the first day of each quarter, and is drawn on the day the sealing press is serviced, so that the press and the payment are never out of step. The locksmith calls it the only maintenance in the sub-levels that has ever paid for itself. Ref. CIBT-3024-8959-4		
31 Jan	Interest at 4.70% APY	+659,328	188,406,484
	On the 31st the rate at L4 Habitat was confirmed only after the local office had closed its own year, which it does in a different season, so the interest was posted 29 days late. The rate was 4.70% APY on the day the interest was earned, as the posted table shows. Ref. CIBT-3024-3643-9		

Closing balance, month by month

Highest 202,185,475 s · lowest 126,968,369 s



February 3023 January 3024

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 3024-01