CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Emeka Kestrel
Unit 111, Pallas Ring 10

Account 8564-8529-5708
Period 1–31 December 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
798,691,972 s	**+10,059,918 s**	**-87,815,764 s**	**720,936,126 s**

Date	Description	Amount (s)	Balance (s)
05 Dec	Transfer to own account: Titan	-87,769,694	710,922,278
	Last month's note described this sundry as a charge for a document. It was not. It was a fee for holding a document that was never collected, and the description has been changed to say so. Ref. CIBT-3003-3986-6		
06 Dec	Payroll credit: Titan Methane Works	+7,131,381	718,053,659
	Your wages from Titan Methane Works were shown last month at the gross figure. The net is 7,131,381, after a deduction for a locker at the employer's depot that you have since handed back. The deduction has been refunded in full and appears on this line. Ref. CIBT-3003-6E7A-1		
13 Dec	Temporal Health Plan	-40,670	718,012,989
	The deductible is rounded to the next whole cycle, which makes it 0.991 higher than the figure printed on the policy. The printed figure was rounded the other way when the policy was written, and the schedule leaves the two to cancel. Ref. CIBT-3003-80EF-1		
24 Dec	Slippage fee (Titan, 6 transfers)	-5,400	718,007,589
	The fee on your crossings is worked out per whole second of difference, and the difference on this route never changes. The Bank therefore set the fee once and left it, and the officer says there is nothing further to reconcile. Ref. CIBT-3003-32FC-6		
31 Dec	Interest at 4.40% APY	+2,928,537	720,936,126
	The interest from Titan waited 30 days at the relay for a second opinion on whether it was yours to receive. The opinion came back in your favour, and the interest has been posted at the rate of the day it was earned. Ref. CIBT-3003-293F-6		

Closing balance, month by month

Highest 848,155,527 s · lowest 644,015,848 s



January 3003 December 3003

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 8529-5708 3003-12