CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Lindqvist
Unit 325, Pallas Ring 10

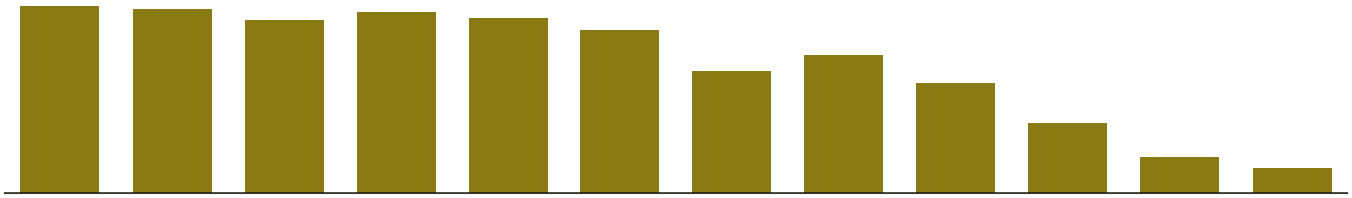
Account 8564-8564-3261
Period 1–31 January 2948
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
30,504,420 s	**+503,795 s**	**-1,155,530 s**	**29,852,685 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	ATM withdrawal: Ganymede	-172,800	30,331,620
	Auditors sampled 10 cash-time lines at Ganymede and found every one matched by a receipt, every receipt by a count, and every count by a second count taken by a different hand. Ref. CIBT-2948-1B78-1		
03 Jan	Payroll credit: the Ceres Ring Assay Office	+381,778	30,713,398
	The Ceres Ring Assay Office pays its crew at Ganymede in the dock's own hours, which the local office counts from each lock cycle. The Bank converts the hours into Standard seconds on arrival and does not ask the lock to explain itself. Ref. CIBT-2948-0F3A-9		
26 Jan	Slippage fee (Ganymede, 9 transfers)	-8,100	30,705,298
	Every quarter your transfers to the Ganymede office go out in one batch and are charged as one crossing. The office asked for this in 2945, and the Bank was happy to accept. Ref. CIBT-2948-2425-0		
29 Jan	Transfer to own account: Ganymede	-974,630	29,730,668
	The bench in the Hall E lobby belongs to the lobby, not to you, and the Bank's surveyors have been asked to confirm it. The upkeep charge of 0.30 s is paid anyway, because you asked for it to be, and the bench has never once been empty when you arrived to sit on it. Ref. CIBT-2948-290F-0		
31 Jan	Interest at 4.80% APY	+122,017	29,852,685
	Interest for the month, worked on the closing balance rather than the month's average, at your request. The figure differs slightly from the usual working, and both workings are kept on file. Ref. CIBT-2948-745A-0		

Closing balance, month by month

Highest 39,655,182 s · lowest 29,852,685 s



February 2947 January 2948

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 8564-3261 2948-01