CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Lindqvist
Unit 377, Pallas Ring 10

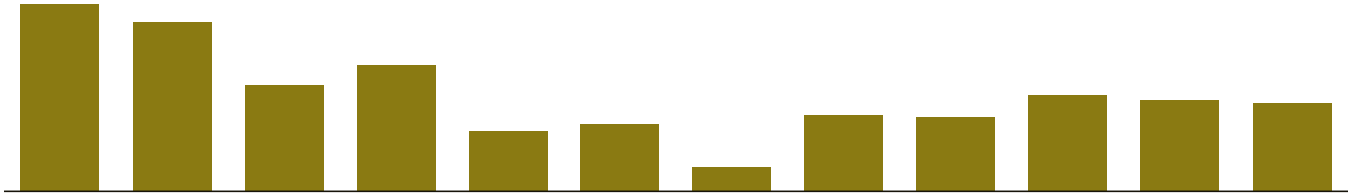
Account 8564-8564-3261
Period 1–31 January 2966
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
48,199,957 s	**+574,577 s**	**-711,917 s**	**48,062,617 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	ATM withdrawal: Oakland Sector	-259,200	47,940,757
	A fee of 0.30 s was charged on this withdrawal, rounded up to the next whole second as the schedule requires. The schedule rounds the other way for sums under one day, which is why the figure on your receipt and the figure on this line do not always agree. Ref. CIBT-2966-54C2-7		
12 Jan	ATM withdrawal: Oakland Sector	-259,200	47,681,557
	You have never collected the change on a withdrawal at Oakland Sector. The Bank asked whether you would like it posted to the account, and you said you would prefer the machine to keep it. The Teller has entered this as a standing instruction, which the machine has accepted without remark. Ref. CIBT-2966-FB31-1		
14 Jan	Payroll credit: the Ceres Ring Assay Office	+381,778	48,063,335
	Auditors' finding: the Ceres Ring Assay Office paid 2 wages in the quarter from an account the Bank had been told was closed. The account is closed. The money was not, and it has been returned with the employer's apology, which the auditors checked was in the employer's own hand. Ref. CIBT-2966-AC7D-0		
15 Jan	Transfer to own account: Oakland Sector	-191,117	47,872,218
	The officer at Hall E asks that it be recorded that this sundry was requested by letter, delivered by hand and then requested again at the counter, all within the hour. The Bank has agreed to do it once. Ref. CIBT-2966-DC99-4		
18 Jan	Slippage fee (Oakland Sector, 8 transfers)	-2,400	47,869,818
	Your slippage was charged for 28 days on which nothing crossed. The transfers had been sent promptly and were waiting in the relay's queue while its clock was set, and a queue is not a crossing. Ref. CIBT-2966-DD24-3		
31 Jan	Interest at 4.80% APY	+192,799	48,062,617
	No fee is taken on interest paid out by mistake and returned by the same mistake the following morning, since the Bank regards a mistake that repays itself as having earned its keep. Ref. CIBT-2966-3F02-4		

Closing balance, month by month

Highest 51,638,469 s · lowest 45,764,178 s



February 2965 January 2966

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 2966-01