CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Rafe Eversley
Unit 345, Pallas Ring 10

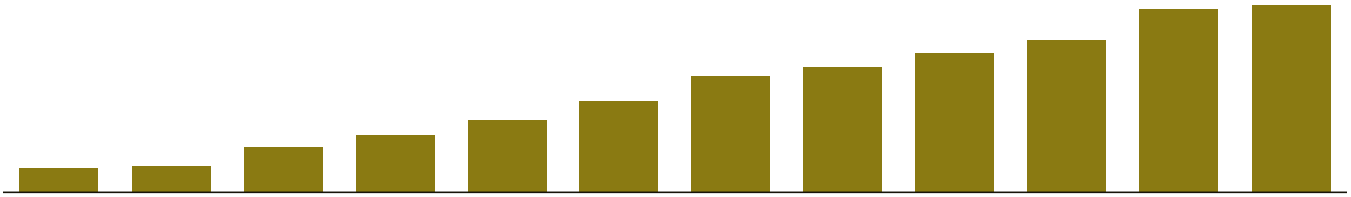
Account 8564-8892-0708
Period 1–31 January 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
38,498,175 s	**+780,632 s**	**-442,611 s**	**38,836,196 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Payroll credit: Kepler Ring Hydroponics	+179,819	38,677,994
	The wage was posted on the 3rd, two days after the Kepler Ring Hydroponics pay day, because the Vancouver Sector exchange observes a holiday that Kepler Ring Hydroponics does not. The exchange has agreed to observe the employer's holiday from now on, and the Bank has agreed to let it. Ref. CIBT-3000-243A-3		
09 Jan	Turbulence Cover	-8,811	38,669,183
	The premium on the last statement was calculated on the route's old length, before the lakes were redrawn on the chart. It has been restated on the present distance, and the difference of 0.30 s is credited on its own line. Ref. CIBT-3000-DD47-8		
15 Jan	Deposit: Hall E	+482,111	39,151,294
	The envelope was sealed and then re-sealed in front of you. The officer notes that the second seal is the neater of the two, which is the only comment the branch is permitted to make on the matter. Ref. CIBT-3000-D04E-2		
22 Jan	ATM withdrawal: Vancouver Sector	-259,200	38,892,094
	An earlier line showed this withdrawal as 259,200, and the receipt gives 3 Standard days. Under the schedule of small adjustments, the two were reconciled as a conversion at the posted rate, the earlier line has been struck, and the difference returned to the account. Ref. CIBT-3000-F035-7		
25 Jan	ATM withdrawal: Vancouver Sector	-172,800	38,719,294
	You fold each receipt from Vancouver Sector into quarters before you walk away. By the end of the year the Bank has a neat square for every month, which the officer keeps in the drawer for want of a better place. Ref. CIBT-3000-A993-5		
25 Jan	Slippage fee (Vancouver Sector, 2 transfers)	-1,800	38,717,494
	Kepler Ring Hydroponics stamps its remittances by its own calendar, which runs one Standard day behind the Head Office's, so each crossing from the firm is reckoned a day late and charged for the difference. The firm's accounts department has asked us to say that the calendar is correct, and the Bank has said so. Ref. CIBT-3000-7E05-0		
31 Jan	Interest at 3.70% APY	+118,702	38,836,196
	The interest slip came back to the counter folded the wrong way, and the officer remarked that it had been folded by someone who expected it to be read from the inside. The figure is the same from either side, and she has checked both. Ref. CIBT-3000-F470-0		

Closing balance, month by month

Highest 38,836,196 s · lowest 22,759,895 s



February 2999 January 3000

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 8892-0708 3000-01