CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Rafe Gunnarsdottir
Unit 56, Pallas Ring 10

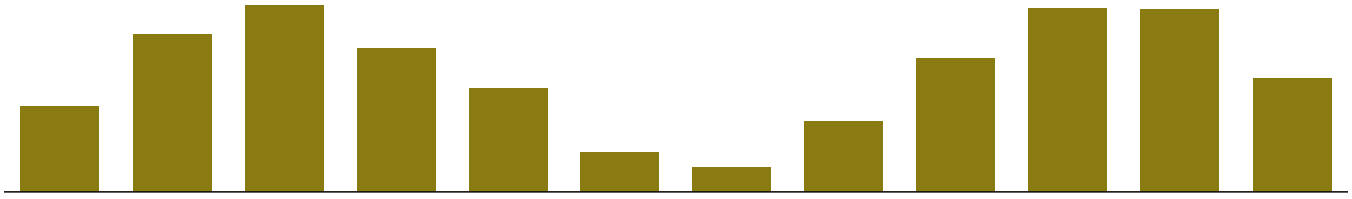
Account 8564-8933-5708
Period 1–31 January 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,174,746,090 s	**+11,692,475 s**	**-230,082,440 s**	**956,356,125 s**

Date	Description	Amount (s)	Balance (s)
14 Jan	Slippage fee (Kepler Ring, 4 transfers)	-1,200	1,174,744,890
	The quarterly crossing with Rafe Szabo shows 4 slippage charges, one for each quarter since 3010. The relay says its clock is not adjusted for the quarter, and it has never been asked to explain why. Ref. CIBT-3015-D0C6-8		
20 Jan	Payroll credit: Titan Methane Works	+8,559,819	1,183,304,709
	The Titan Methane Works office on Kepler Ring keeps the wage in a separate purse until the crew comes in from the surface, so the credit arrives one shift late. The purse is kept under the counter at the local office, and has been since 3011. Ref. CIBT-3015-D5BD-6		
22 Jan	Transfer to own account: Kepler Ring	-229,822,040	953,482,669
	The quarterly sundry charge for holding a second copy of your mandate. The copy has never been asked for. It is kept anyway, and the charge is kept with it. Ref. CIBT-3015-CDD8-0		
30 Jan	Memory Vault: box 88-730, quarter	-259,200	953,223,469
	You pay the rent each quarter in the same coins, and the custodian counts them once and says nothing. The custodian now sets the coins aside before you arrive, and the Vault has agreed that they may stay there. Ref. CIBT-3015-300A-3		
31 Jan	Interest at 3.20% APY	+3,132,656	956,356,125
	Interest was calculated on the Standard day and paid on the local day at Kepler Ring, which runs 30 days longer in the warm season. Nobody has been asked to explain the extra days, and the Bank does not charge for them on the ground that they are already paid. Ref. CIBT-3015-225B-0		

Closing balance, month by month

Highest 1,188,788,126 s · lowest 671,150,199 s



February 3014 January 3015

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 8933-5708 3015-01