CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Rafe Marchetti
Unit 101, Pallas Ring 10

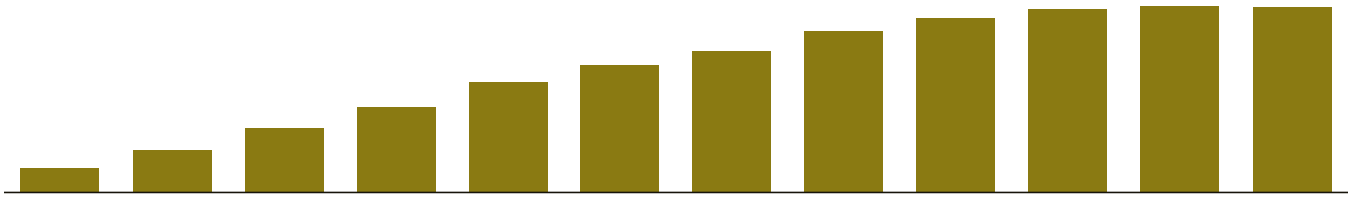
Account 8564-9636-1663
Period 1–31 January 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
715,490,420 s	**+7,427,060 s**	**-9,986,010 s**	**712,931,470 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Transfer to own account: New Orleans Sector	-7,243,951	708,246,469
	A sundry of 7,243,951 was charged for a copy of the Bank's schedule of charges, which is printed free and sent to every holder. You asked for it twice, and the second charge has been removed. Ref. CIBT-3013-016A-5		
12 Jan	Payroll credit: the Ceres Ring Assay Office	+4,565,099	712,811,568
	Pay from the Ceres Ring Assay Office at New Orleans Sector is set in days on the local shift and reaches this branch as a single figure. The local clerk calls it the wage of the day, and this branch calls it the wage. Ref. CIBT-3013-7A6C-0		
18 Jan	Slippage fee (New Orleans Sector, 5 transfers)	-3,000	712,808,568
	The fee on 5 crossings has been reduced by 600 seconds, because two transfers were sent on the same day from the same branch. The saving belongs to the Bank, and the Bank has passed it on. Ref. CIBT-3013-07E4-3		
24 Jan	Transfer to joint account	-2,739,059	710,069,509
	Asked how the joint account was doing, the Teller said it was doing about as well as its holders, which she declined to explain, and then said that the transfer had posted. Ref. CIBT-3013-A4EB-1		
31 Jan	Interest at 4.80% APY	+2,861,961	712,931,470
	The posted rate at Hall E went up late in the afternoon, so the afternoon's interest was credited at the morning's rate. The difference is 5 seconds in your favour, and the officer has initialled it to be sure. Ref. CIBT-3013-C21A-0		

Closing balance, month by month

Highest 715,490,420 s · lowest 333,505,380 s



February 3012 January 3013

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 9636-1663 3013-01