CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Anouk Bracegirdle
Unit 76, Pallas Ring 10

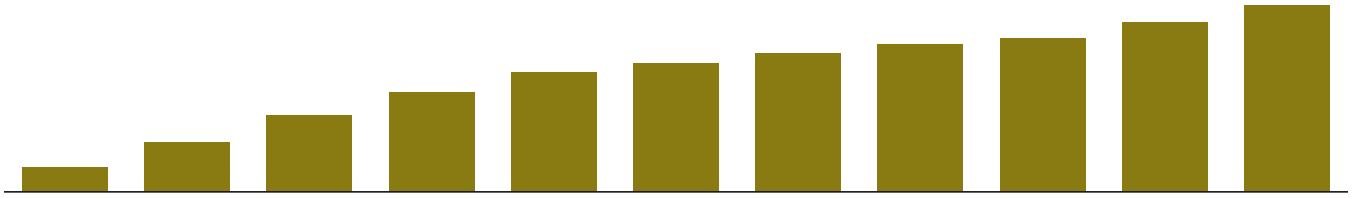
Account 8564-9804-7708
Period 1–31 January 2975
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
55,514,828 s	**+5,805,028 s**	**-23,313 s**	**61,296,543 s**

Date	Description	Amount (s)	Balance (s)
14 Jan	Slippage fee (Europa, 6 transfers)	-1,800	55,513,028
	The relay could not confirm the crossing until it had confirmed the day, and it could not confirm the day until the far side had finished its own. That took 29 Standard days, and the fee is for the crossing, not the wait. Ref. CIBT-2975-66A0-6		
14 Jan	Deposit: Hall E	+4,598,514	60,111,542
	The window at Mars Station takes deposits on the Standard day only, so the sum was made on the 14th and credited on the day the window reopened, 30 days later. The hours are posted in the window, where they have been since 2974. Ref. CIBT-2975-0914-1		
23 Jan	Temporal Health Plan	-21,513	60,090,029
	Cover is measured in whole days, so the 29 days of the delay were counted as 50 whole ones. The plan's arithmetic has no halves and does not pretend to have any. Ref. CIBT-2975-9007-3		
26 Jan	Payroll credit: Phobos Drydock	+984,455	61,074,484
	You have asked for your wage to be converted at the day's rate and not the posted one, every period since the account was opened. The Bank has done so. This statement shows the rate you asked for, and the Teller has noted that you are the only depositor who has asked. Ref. CIBT-2975-07B9-1		
31 Jan	Interest at 4.80% APY	+222,059	61,296,543
	You have set the interest to be reinvested each month without a fresh request, and it is reinvested without remark at 4.80% APY. The officers consider the arrangement a model of its kind. Ref. CIBT-2975-AD34-1		

Closing balance, month by month

Highest 61,296,543 s · lowest 7,680,490 s



March 2974 January 2975

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 9804-7708 2975-01