CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Anouk Bracegirdle
Unit 96, Pallas Ring 10

Account 8564-9804-7708
Period 1–31 January 2978
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
96,788,640 s	**+1,371,609 s**	**-12,790,553 s**	**85,369,696 s**

Date	Description	Amount (s)	Balance (s)
11 Jan	ATM withdrawal: Ganymede	-172,800	96,615,840
	An earlier line showed this withdrawal as 172,800, and the receipt gives 2 Standard days. Under the ordinance on interest posted in arrears, 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-2978-18F1-2		
14 Jan	Payroll credit: Phobos Drydock	+984,455	97,600,295
	The wage from Phobos Drydock for 9 days of overtime was paid in the next period, because the overtime sheet was countersigned 29 days late. The Bank credited the sum on the day it arrived, which was the day after the signature. Ref. CIBT-2978-8927-6		
17 Jan	Slippage fee (Ganymede, 4 transfers)	-3,600	97,596,695
	You have crossed at the Ganymede relay on the same 17th of every month since 2977, and each time you have stood at the window for exactly the length of one crossing. The officers no longer ask whether you would like a chair. Ref. CIBT-2978-BF9C-8		
24 Jan	Temporal Health Plan	-17,846	97,578,849
	The fillings on Ganymede are settled in cycles to the nearest whole, and the clinic's receipt asks for the same rounding. The two have been kept apart, as the schedule requires. Ref. CIBT-2978-63E7-7		
29 Jan	Transfer to own account: Ganymede	-12,596,307	84,982,542
	A charge was raised twice on the 29th, once as a sundry and once as a fee. Only the sundry stands; the fee has been struck through in the ledger, in ink, as the rule requires. Ref. CIBT-2978-5132-1		
31 Jan	Interest at 4.80% APY	+387,154	85,369,696
	Interest is also credited each month on a sum of 387,154 that no deposit on the account explains. It has been credited since 2976, at the posted rate, and the Bank has neither found its source nor been asked to. The sum is in the balance; the reason is not in the file. Ref. CIBT-2978-75AB-7		

Closing balance, month by month

Highest 123,681,342 s · lowest 79,450,077 s



February 2977 January 2978

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 2978-01