CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Anouk Bracegirdle
Unit 100, Pallas Ring 10

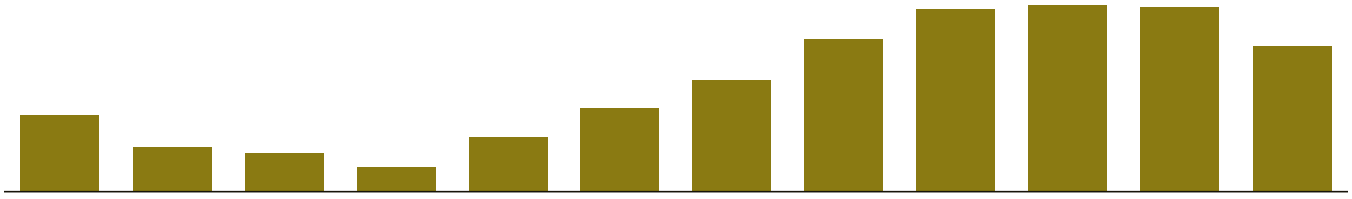
Account 8564-9804-7708
Period 1–31 January 2980
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
112,084,873 s	**+1,432,794 s**	**-12,374,729 s**	**101,142,938 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Transfer to own account: Vancouver Sector	-12,358,707	99,726,166
	The sundry for 12,358,707 was raised on the strength of a letter asking the Bank to forget it. The letter has been filed, and the Bank has forgotten the request but not the sum, which it regards as the more reliable of the two. Ref. CIBT-2980-1622-4		
05 Jan	Temporal Health Plan	-14,822	99,711,344
	The plan held your claim for 31 days during a review of the provider's billing. The billing was found to be in order, and the claim is paid in full, without a late fee. Ref. CIBT-2980-583B-7		
10 Jan	Payroll credit: Phobos Drydock	+984,455	100,695,799
	Credit from Phobos Drydock, rounded to the lower second. Over the year the rounding rule has left 2,400 seconds on your side of the ledger. The Bank holds them without interest, as the rule permits, and without comment. Ref. CIBT-2980-40F0-9		
20 Jan	Slippage fee (Vancouver Sector, 4 transfers)	-1,200	100,694,599
	The fee on these 4 crossings was rounded down to the whole second at each crossing, not on the total. The auditors may check the figure against the Head Office sums, and the 300 seconds that rounding saved you have been returned. Ref. CIBT-2980-7563-4		
31 Jan	Interest at 4.80% APY	+448,339	101,142,938
	The Teller was asked whether interest is paid at weekends. She said it is paid on every day the Bank is open, and that the Bank has never once asked for a weekend off, which she considers the only sensible answer. Ref. CIBT-2980-506A-1		

Closing balance, month by month

Highest 112,671,400 s · lowest 66,905,957 s



February 2979 January 2980

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 2980-01