CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Anouk Bracegirdle
Unit 183, Pallas Ring 10

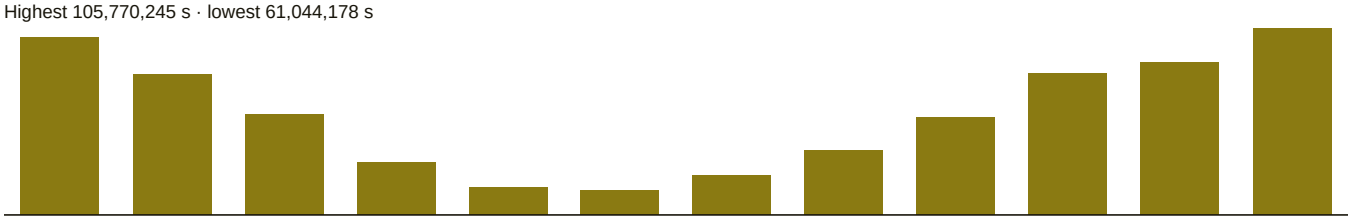
Account 8564-9804-7708
Period 1–31 January 2982
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
96,357,143 s	**+9,528,255 s**	**-115,153 s**	**105,770,245 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Slippage fee (Phobos, 1 transfers)	-300	96,356,843
	The slippage fee for this period. Your transfers spent 1 Standard day in transit between clocks; seconds lost on the way are held in the Interworld Settlement Reserve and are not kept by the Bank (clause 7.3). Ref. CIBT-2982-3AF8-5		
02 Jan	ATM withdrawal: Phobos	-86,400	96,270,443
	You decline the receipt at Phobos each time, and the machine prints it regardless. The Bank posts a copy by the next post, which you have not opened and which the Bank has not stopped sending. Ref. CIBT-2982-423E-5		
04 Jan	Temporal Health Plan	-28,453	96,241,990
	The provider counted the same 2 visits twice, once going in and once coming out, and billed the second count as new sessions. The plan has paid the honest count and kept the other in the margin of the claim. Ref. CIBT-2982-3276-3		
16 Jan	Payroll credit: Phobos Drydock	+984,455	97,226,445
	You draw your wage in coin on the day it arrives, and spend the first coin before the second has been counted. The Bank has never found out what the first coin bought, and has stopped asking. Ref. CIBT-2982-FF1D-0		
30 Jan	Deposit: Hall E	+8,158,372	105,384,817
	The envelope was logged as one deposit and was in fact two, the second having been put in with the first by a kind hand at the counter. The second is credited on the same day with its own slip, and the first slip's total has been reduced to match. Ref. CIBT-2982-CD2B-4		
31 Jan	Interest at 4.80% APY	+385,428	105,770,245
	The interest for 31 days was posted late, because the rate was confirmed only after the Authority published its reference second. The interest was earning all the while. It was only the paperwork that was behind. Ref. CIBT-2982-1C28-5		

Closing balance, month by month

Highest 105,770,245 s · lowest 61,044,178 s



February 2981 January 2982

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 2982-01