CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Anouk Bracegirdle
Unit 255, Pallas Ring 10

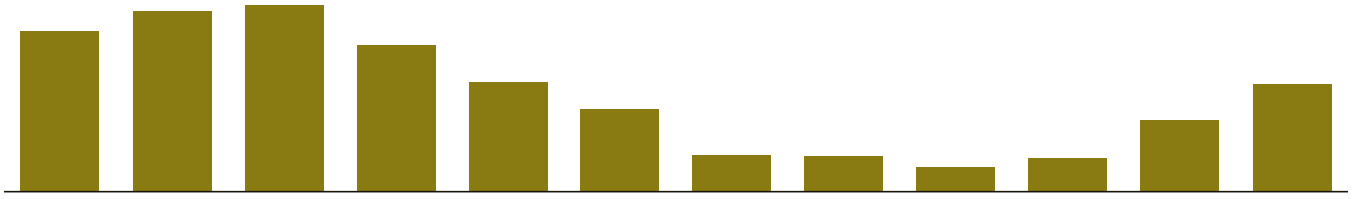
Account 8564-9804-7708
Period 1–31 January 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
133,618,774 s	**+9,431,740 s**	**-38,139 s**	**143,012,375 s**

Date	Description	Amount (s)	Balance (s)
12 Jan	Slippage fee (London Sector, 6 transfers)	-5,400	133,613,374
	Transfers to the Memory Vault sub-level cross no relay at all, yet the fee is charged on them anyway, the Vault's clock being the only one in the Bank that keeps step with nobody. The Vault has asked that this be stated plainly. Ref. CIBT-2995-3F08-2		
15 Jan	Temporal Health Plan	-32,739	133,580,635
	Phobos Drydock's occupational clinic billed the plan for 3 sessions under the firm's own code. The plan has paid, on the understanding that the firm will explain the billing to its own staff, and the firm has been asked to do so. Ref. CIBT-2995-5732-6		
20 Jan	Deposit: Hall E	+7,912,810	141,493,445
	Phobos Drydock pays into this account a day before it pays the rest of its staff, so that the balance is never empty when the wages come round. The Bank has come to regard the firm as a kind of advance, and the slip is headed accordingly. Ref. CIBT-2995-A1D6-3		
25 Jan	Payroll credit: Phobos Drydock	+984,455	142,477,900
	The Phobos Drydock credit was held for 31 days in the Bank's suspense account because the remitter's reference did not match its contract. The reference was corrected by the remitter's own office, which apologised, and the wage has been released with the days' interest. Ref. CIBT-2995-05B7-9		
31 Jan	Interest at 4.80% APY	+534,475	143,012,375
	Interest is credited on the 31st of each month and added to the balance without request or notice. The credit is automatic, and the Bank has never once been asked to make it late. Ref. CIBT-2995-E381-2		

Closing balance, month by month

Highest 163,621,959 s · lowest 121,345,061 s



February 2994 January 2995

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 2995-01