CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Anouk Bracegirdle
Unit 80, Pallas Ring 10

Account 8564-9804-7708
Period 1–31 January 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
64,886,512 s	**+259,546 s**	**-1,833,094 s**	**63,312,964 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	ATM withdrawal: Phobos	-86,400	64,800,112
	The Lyric Desk's fee is paid once a year at Phobos from a machine that prints the verse's registered number on the receipt. It does so faithfully, and prints nothing else. Ref. CIBT-3020-734A-0		
10 Jan	Temporal Health Plan	-29,193	64,770,919
	A session shorter than the schedule's minimum is paid as the minimum, which on your last claim was 6 minutes of an appointment you do not remember finishing early. The plan rounded the difference up in your favour, which it regards as the least it can do for a visit that ended without anyone noticing. Ref. CIBT-3020-FC2D-2		
11 Jan	Slippage fee (Phobos, 7 transfers)	-4,200	64,766,719
	A hum from the relay at Phobos is, the Teller says, the sound of it working hard, and the fee goes up in the week it does so. The Bank has not confirmed the hum but has not disputed the fee. Ref. CIBT-3020-3B3E-4		
26 Jan	Transfer to own account: Phobos	-1,454,101	63,312,618
	Sundry adjustment agreed with the accounts officer at Hall E. The officer reports that the adjustment was requested three times and agreed once, and that the Teller has been asked to remember which. Ref. CIBT-3020-E413-8		
28 Jan	ATM withdrawal: Phobos	-259,200	63,053,418
	Your withdrawal of 3 Standard days was made at the machine nearest the Phobos concourse. The machine has been cleaned since, and the custodian's record of its last service is available on request. Ref. CIBT-3020-8FA0-6		
31 Jan	Interest at 4.80% APY	+259,546	63,312,964
	Interest is calculated to the tenth of a second and paid to the whole second. The tenths are collected each year into a line of their own, which the officer calls the depositor's fortune, though nobody has yet found a way to spend it. Ref. CIBT-3020-C05D-3		

Closing balance, month by month

Highest 105,175,504 s · lowest 62,497,607 s



February 3019 January 3020

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 3020-01