CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Fenna Eskeland
Unit 139, Pallas Ring 10

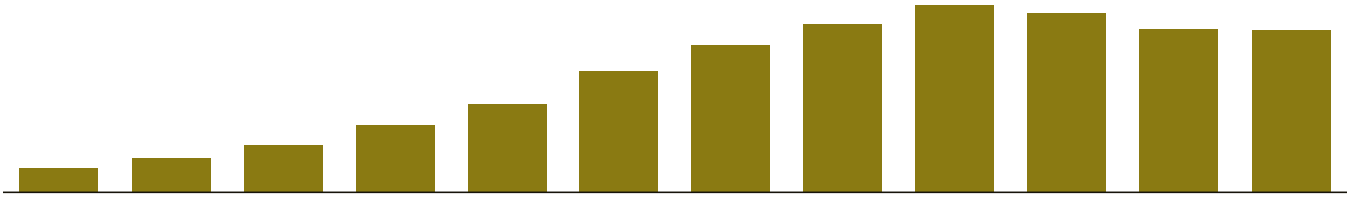
Account 8564-9949-5708
Period 1–31 January 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
30,917,562 s	**+286,577 s**	**-336,784 s**	**30,867,355 s**

Date	Description	Amount (s)	Balance (s)
08 Jan	Slippage fee (Phobos, 7 transfers)	-2,100	30,915,462
	You have never, in 7 years of crossings, asked for the fee to be explained, and the officer explains it anyway, in case the explanation is being wasted on the wall. Ref. CIBT-3017-40D8-7		
15 Jan	Payroll credit: Brymar College	+201,554	31,117,016
	The employer's commission is taken before the wage is paid and rounded down to the nearest five seconds, as its payroll office has always done. The saving of 1,200 seconds this month is credited to you, and the employer does not know it is doing this. Ref. CIBT-3017-4DAE-7		
20 Jan	ATM withdrawal: Phobos	-86,400	31,030,616
	Brymar College's own staff card was used at Phobos for this withdrawal, under an arrangement whose details the Bank has been asked not to show. The sum is entered on your statement, and the arrangement is not. Ref. CIBT-3017-F31A-8		
20 Jan	Transfer to own account: Phobos	-230,721	30,799,895
	The fee was keyed as 0.30 minutes instead of seconds, and the Bank's computer charged it that way for 28 days. The error was found on the 20th and corrected. The refund of the excess has been credited to this line, and the officer notes that the charge was never queried, which is unusual. Ref. CIBT-3017-DEC3-8		
28 Jan	Turbulence Cover	-17,563	30,782,332
	You file a Turbulence claim each time the Phobos crossing runs late, which it does on the 28th of most months, and you add a note asking that the claim be kept open for a further day in case the crossing changes its mind. Ref. CIBT-3017-4067-2		
31 Jan	Interest at 3.30% APY	+85,023	30,867,355
	Filed for the auditors: the interest on this line was checked against the posting slip, the rate card and the teller's own tally, and all three gave the same figure. The tally is in a hand the auditors have not been able to identify. Ref. CIBT-3017-F205-4		

Closing balance, month by month

Highest 32,654,122 s · lowest 20,621,098 s



February 3016 January 3017

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 9949-5708 3017-01