CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Esme Szabo
Unit 42, Pallas Ring 10

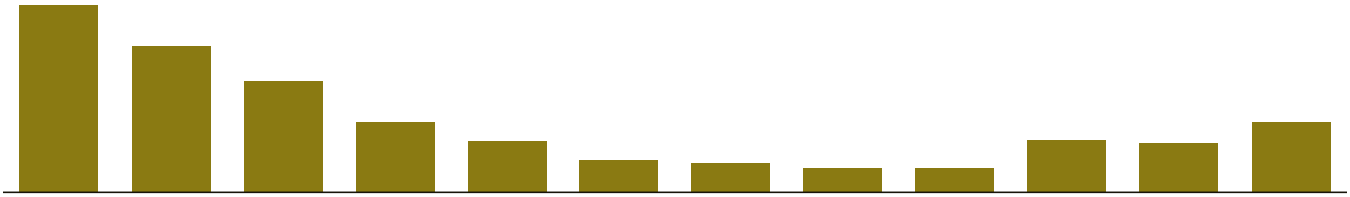
Account 8564-1128-5708
Period 1–31 January 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
858,428,403 s	**+26,521,729 s**	**-3,887,818 s**	**881,062,314 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Slippage fee (The Belt, 6 transfers)	-3,600	858,424,803
	You ask the relay to confirm each transfer by its own name, not by the sum, and the relay has agreed, though it has no record of ever having been asked to use names. Ref. CIBT-3000-FD8F-9		
09 Jan	Temporal Health Plan	-19,312	858,405,491
	A recurring payment of 19,312 goes to the plan on the 9th of each month for a service you have never used, at your own instruction. The plan has asked whether it would like a reminder, and has said it would prefer to keep the money. Ref. CIBT-3000-38F9-9		
16 Jan	Payroll credit: Phobos Drydock	+6,009,510	864,415,001
	The payroll audit asks for unclaimed wage credits to be listed against each employee. Yours, dated the 16th, was kept beside the register, under its spare cover until you claimed it, and the line is now closed. Ref. CIBT-3000-52F4-0		
17 Jan	Mech Veterans' Time Pension	+2,244,148	866,659,149
	Phobos Drydock's pay office held its share of the pension for 31 days because the clerk who signs it had gone to see her grandmother at The Belt. The share was paid when she came home, and the grandmother has been sent a copy of the statement. Ref. CIBT-3000-06C6-8		
17 Jan	Transfer to joint account	-3,605,706	863,053,443
	Your half of the joint transfer was converted at The Belt into shifts and reconverted here. Both holders received the same figure to the second, which Xan Northcott has asked us to record as the first time the two of you have agreed on a sum before breakfast. Ref. CIBT-3000-6CAF-1		
23 Jan	ATM withdrawal: The Belt	-86,400	862,967,043
	Withdrawal at The Belt, kept back for 28 Standard days while the machine waited for the relay to confirm the balance. The relay confirmed it in the end, and the sum was released in the order it was asked for; the wait belongs to the relay, not to you. Ref. CIBT-3000-26A1-3		
25 Jan	ATM withdrawal: The Belt	-172,800	862,794,243
	Each withdrawal is rounded up to the next full second of cash-time for the machine's charge, so 0.975 of a second on a draw of 2 Standard days costs as much as the whole second. The machine has been reprogrammed twice to stop doing this, and has twice resumed. Ref. CIBT-3000-ED79-4		
26 Jan	Deposit: Hall E	+14,834,358	877,628,601
	Deposit at Hall E in notes the Teller describes as well used. They were counted once at the window and again in the back office by an officer who asks that she be thanked for the second count. Ref. CIBT-3000-8B8A-8		
31 Jan	Interest at 4.80% APY	+3,433,713	881,062,314
	The interest for the 31st was calculated on the balance before the deposit went in, not after. The deposit was on time; the interest was short by 48 seconds, which has been paid in full on this line. Ref. CIBT-3000-225C-5		

Closing balance, month by month

Highest 1,006,321,652 s · lowest 831,281,291 s



February 2999 January 3000

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 1128-5708 3000-01