CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dagny Ostrander
Unit 69, Pallas Ring 10

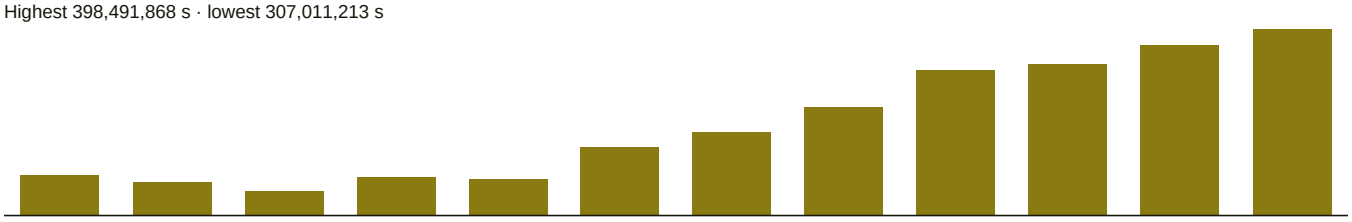
Account 8564-1663-2698
Period 1–31 January 2969
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
389,641,502 s	**+9,024,366 s**	**-174,000 s**	**398,491,868 s**

Date	Description	Amount (s)	Balance (s)
11 Jan	ATM withdrawal: Io	-86,400	389,555,102
	Standing withdrawal of One Standard day at Io on the 11th, carried to 8564-2321-7244 by the same clerk, who has done so since 2967 and has never once been asked whether the arrangement is still needed. Ref. CIBT-2969-562D-3		
16 Jan	Deposit: Hall E	+5,569,805	395,124,907
	The handling fee was waived because the envelope arrived unsigned and the officer signed it for you, the first time that officer has signed a deposit for anyone. The signature is on file in the officer's own hand, and the officer has asked that it not be copied. Ref. CIBT-2969-29CA-7		
17 Jan	Payroll credit: Ganymede Heights Infirmary	+2,058,346	397,183,253
	Ganymede Heights Infirmary has paid your wages early again. The credit is correct and has been carried in the suspense ledger until the period it belongs to. Ref. CIBT-2969-DE64-1		
21 Jan	ATM withdrawal: Io	-86,400	397,096,853
	Cash-time withdrawals at Io are rounded down to the second, and the machine then rounds the result down again to the whole cycle. The Bank has asked for one rounding per withdrawal and has been told the machine is only doing what it was built for. Ref. CIBT-2969-690C-4		
27 Jan	Slippage fee (Io, 4 transfers)	-1,200	397,095,653
	Transfers from the Mars relay settle only after the Mars Station day has closed, so 4 crossings this month were held 30 days. The fee runs from the day you sent them, and the Bank has not found a way round that. Ref. CIBT-2969-509F-6		
31 Jan	Interest at 4.30% APY	+1,396,215	398,491,868
	You were asked whether you would prefer the fee waived or the interest rounded. You said both, and the Teller has done both and written it down in her own hand. Ref. CIBT-2969-E8F8-9		

Closing balance, month by month

Highest 398,491,868 s · lowest 307,011,213 s



February 2968 January 2969

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 1663-2698 2969-01