CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Xan Mbatha
Unit 189, Pallas Ring 10

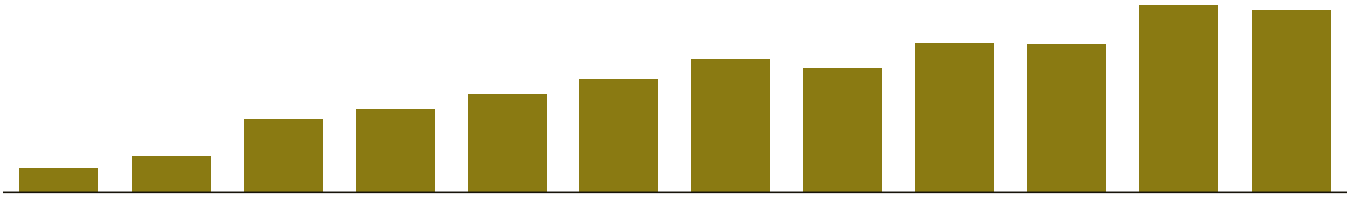
Account 8564-1663-5931
Period 1–31 March 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
77,592,428 s	**+790,143 s**	**-1,431,199 s**	**76,951,372 s**

Date	Description	Amount (s)	Balance (s)
04 Mar	ATM withdrawal: Ganymede	-86,400	77,506,028
	Where a withdrawal falls between two whole cycles the machine pays the lower and reports the higher. The Bank has posted the lower, which is the sum you received, and keeps the higher on the machine's own roll. Ref. CIBT-3012-B6F6-2		
05 Mar	Payroll credit: the Lunar Freight Co-operative	+505,638	78,011,666
	The employer's office sent the wrong month's pay a month early, with a request that the sum be held until the right one arrived. The Bank held it, and the right one has now been posted under its correct date. Ref. CIBT-3012-0AA3-7		
10 Mar	Transfer to own account: Ganymede	-949,617	77,062,049
	A charge for a mail-pouch seal at Hall E was applied to the wrong box in error. The seal was never used, and the pouch has been returned to the stores in good condition, with a note. Ref. CIBT-3012-8D5A-0		
12 Mar	Slippage fee (Ganymede, 9 transfers)	-5,400	77,056,649
	Two of your 9 transfers reached the relay in the same second and were charged once, which saved 900 seconds. The relay has asked to keep the saving for its own use, and the Bank has declined on the relay's behalf. Ref. CIBT-3012-F62D-0		
14 Mar	ATM withdrawal: Ganymede	-86,400	76,970,249
	The cycles for your withdrawal at Ganymede had to be restocked by a clerk from the drawer below, which the Bank does not hurry. The machine waited 31 minutes, politely, and then dispensed in full. Ref. CIBT-3012-0978-4		
15 Mar	Transfer to joint account	-303,382	76,666,867
	The cashier notes that this is the only joint account on which she has seen both names written in the same ink, and asks that it be recorded without comment. Ref. CIBT-3012-3986-6		
31 Mar	Interest at 4.40% APY	+284,505	76,951,372
	The interest waited 29 days for the branch to confirm the balance with Head Office, which takes that long when the two have not spoken. They have now agreed, and the figure is correct. Ref. CIBT-3012-B8C8-3		

Closing balance, month by month

Highest 77,592,428 s · lowest 54,013,991 s



April 3011 — March 3012

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  1663-5931  3012-03`