CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Lumi Castellane
Unit 246, Pallas Ring 10

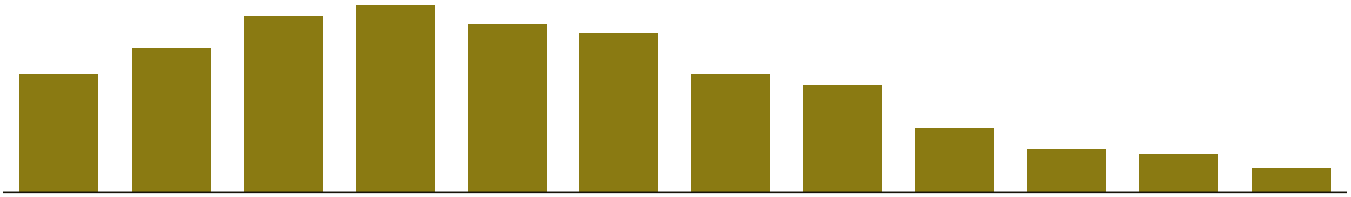
Account 8564-1663-6749
Period 1–31 January 3024
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
172,161,001 s	**+697,058 s**	**-7,187,216 s**	**165,670,843 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Slippage fee (Svalbard, 2 transfers)	-1,800	172,159,201
	A crossing is charged to the second, but a month of crossings is charged to the minute, so the seconds left over at the end are carried to the next month. This month they came to 0.956, and they will be added to the first crossing you make next, which the Bank has mentioned in advance so that you may prepare. Ref. CIBT-3024-6775-8		
04 Jan	ATM withdrawal: Svalbard	-86,400	172,072,801
	The Teller says the machine was civil this time, and asks that the Bank not take this as a precedent. Ref. CIBT-3024-A894-1		
07 Jan	Transfer to own account: Svalbard	-6,656,364	165,416,437
	This sundry was posted 29 days late, because the form it depended on had been signed in ink of the wrong colour. The Bank's rule is that the ink must match the file, and the new form matches the old in every respect but the colour. Ref. CIBT-3024-BEC0-1		
15 Jan	Turbulence Cover	-10,652	165,405,785
	The reserve for the Svalbard route is kept in days and paid out in minutes. The two were reconciled at the posted rate: the carrier calls the rate generous, and the Bank calls it the rate. Ref. CIBT-3024-B6B0-5		
16 Jan	New Time™ exchange	+8,414	165,414,199
	The auditors reconcile New Time™ by the coin and not the note, which they say is the only way to see where the rounding falls. Yours came to 28 coins and a little dust, and the dust has been returned to the window's own tray. Ref. CIBT-3024-A482-4		
17 Jan	Memory Vault: box 93-565, quarter	-259,200	165,154,999
	The counter asks us to record that the holder brought the rent in a paper bag and would not say what was in the bag. The Teller counted the rent twice and the bag once, and considered that enough. Ref. CIBT-3024-ACF5-6		
29 Jan	ATM withdrawal: Svalbard	-172,800	164,982,199
	Each year on the 29th the machine pays out exactly the cash-time you asked for, to the second and nothing more, and the balance is carried to the next year as though it had never been touched. The Bank records the request as settled. Ref. CIBT-3024-F0C9-3		
31 Jan	Interest at 4.80% APY	+688,644	165,670,843
	The usual charge on interest paid out from an account of this size has been dropped. You are shown the full sum, and the Bank keeps none of it; the custom of charging for interest is older than the account and has been retired. Ref. CIBT-3024-1420-0		

Closing balance, month by month

Highest 243,533,582 s · lowest 165,670,843 s



February 3023 — January 3024

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  1663-6749  3024-01`