CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Larkspur
Unit 177, Pallas Ring 10

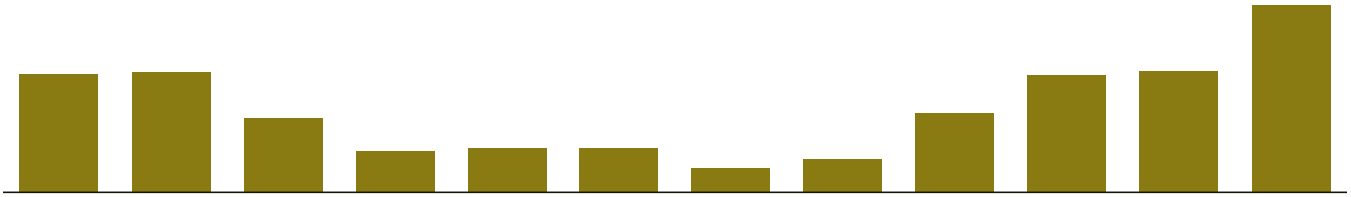
Account 8564-1663-8778
Period 1–31 January 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
167,114,427 s	**+13,636,197 s**	**-990,769 s**	**179,759,855 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	Deposit: Hall E	+12,158,029	179,272,456
	A rounding difference of 24 seconds was found on this deposit when it was checked. It was credited in your favour, as the rule requires for any difference that runs the depositor's way; differences the other way are kept by the Bank, and there were none. Ref. CIBT-3015-1C6B-7		
09 Jan	ATM withdrawal: L4 Habitat	-172,800	179,099,656
	The sum of 2 Standard days at L4 Habitat matches the withdrawal shown on the 9th last year to the note. The auditors have checked both, and the coincidence belongs to the machine, not the account. Ref. CIBT-3015-84F0-7		
10 Jan	Payroll credit: Ganymede Heights Infirmary	+1,004,678	180,104,334
	Ganymede Heights Infirmary pays in watches on its own world and sends each credit on the employer's day, which runs 29 Standard days ahead of yours. The Bank files the credit under the day it arrived and leaves the difference to the employer's calendar. Ref. CIBT-3015-1686-4		
13 Jan	Slippage fee (L4 Habitat, 9 transfers)	-2,700	180,101,634
	The Teller suggests that the fee could be avoided by living at Hall E, though she concedes that the rent there is also paid in seconds. Ref. CIBT-3015-3371-7		
21 Jan	ATM withdrawal: L4 Habitat	-172,800	179,928,834
	The custodian notes that the machine at L4 Habitat was not in the building on the day of this transaction. The transaction is shown as completed at that machine, and the Committee has asked the custodian where the machine was. Ref. CIBT-3015-ED78-9		
27 Jan	Temporal Health Plan	-39,662	179,889,172
	The claim waited 31 days in the queue of a provider on L4 Habitat, which files its claims in the order they are remembered rather than the order they were sent. Your session is now dated to the day it happened, and the provider has been asked to remember the rest in the same order. Ref. CIBT-3015-AF7F-1		
30 Jan	Transfer to joint account	-602,807	179,286,365
	At L4 Habitat a joint payment is made to the account as one sum and divided by the local office, which does not recognise a split. The Bank has sent it that way for 11 years, and the holders accept being paid as one thing on that world. Ref. CIBT-3015-F7EF-5		
31 Jan	Interest at 3.40% APY	+473,490	179,759,855
	Interest on the Europa account is credited in the cold hour before the station's dawn, at the same posted rate as ours, out of courtesy to the ice. Ref. CIBT-3015-10FE-7		

Closing balance, month by month

Highest 179,759,855 s · lowest 148,227,460 s



February 3014 — January 3015

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 1663-8778 3015-01