CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Larkspur
Unit 392, Pallas Ring 10

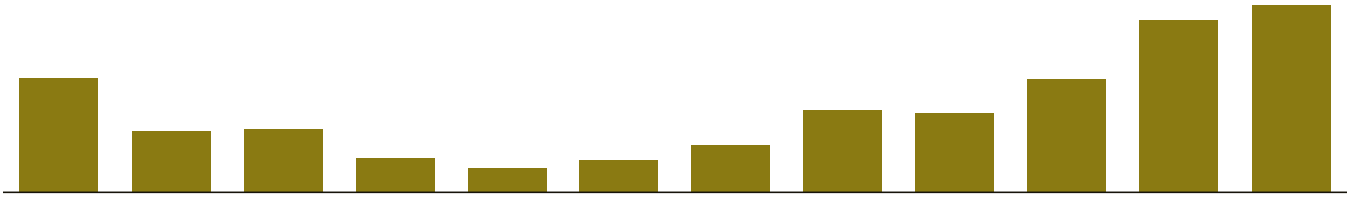
Account 8564-1663-8778
Period 1–31 January 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
181,120,493 s	**+3,902,235 s**	**-1,053,098 s**	**183,969,630 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	ATM withdrawal: Nairobi Sector	-172,800	180,947,693
	The withdrawal waited 55 minutes behind a customer who was counting coins into a bag and had reached a sum the machine could not take. The bag was counted again, the machine took the sum, and yours was served after. Ref. CIBT-3017-3538-4		
06 Jan	Temporal Health Plan	-16,791	180,930,902
	The monthly premium of 16,791 for the Temporal Health Plan was taken on the 6th, as on the 6th of every month. The premium has not changed since 3016, though its wording has been revised twice, each time for the better. Ref. CIBT-3017-BB90-0		
08 Jan	Transfer to joint account	-602,807	180,328,095
	The Nairobi Sector share of the joint interest is credited in days and converted at the posted rate, which comes to 602,807 a month. Both holders have memorised the figure and check it on a Sunday, as a habit. Ref. CIBT-3017-AF7C-0		
16 Jan	ATM withdrawal: Nairobi Sector	-259,200	180,068,895
	The withdrawal was made at Nairobi Sector, which is on the far side of a day from the Hall E counter. It was posted on the evening of the day before, and the Bank has made the adjustment. You need not make one yourself. Ref. CIBT-3017-57B8-3		
19 Jan	Slippage fee (Nairobi Sector, 5 transfers)	-1,500	180,067,395
	You always ask for the slippage to be read back to you before you send, and you always send after it has been read. The Bank has no rule against this and has seen no reason to write one. Ref. CIBT-3017-666E-4		
26 Jan	Deposit: Hall E	+2,384,383	182,451,778
	You stand the envelope on its end at the window, and the officers have come to read it that way, which saves a turn at the counter. The saving has added up, the officers note, every Monday since 3014. Ref. CIBT-3017-8A37-0		
29 Jan	Payroll credit: Ganymede Heights Infirmary	+1,004,678	183,456,456
	Net wages from Ganymede Heights Infirmary came to 1,004,678 after rounding, which moved the sum by less than a second in either direction. The rounding has been applied in full, and nobody at Hall E is in a position to call it generous. Ref. CIBT-3017-0024-1		
31 Jan	Interest at 3.40% APY	+513,174	183,969,630
	The conversion fee has been waived, since the rate on the day the interest was earned and the rate on the day it was posted were the same, a rare coincidence in a branch that keeps two calendars. Ref. CIBT-3017-C160-1		

Closing balance, month by month

Highest 183,969,630 s · lowest 151,242,660 s



February 3016 January 3017

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 3017-01