CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Szabo
Unit 258, Pallas Ring 10

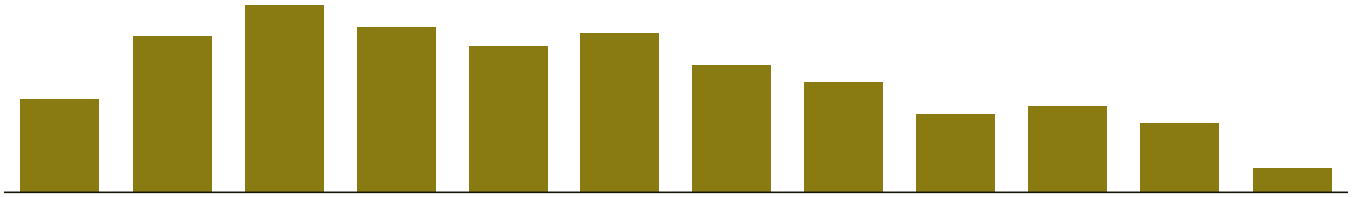
Account 8564-2139-8921
Period 1–31 January 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
392,217,599 s	**+5,261,461 s**	**-27,337,654 s**	**370,141,406 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	ATM withdrawal: Tallinn Sector	-86,400	392,131,199
	Your employer's leave policy allows 29 days' absence each year for any withdrawal made across a clock boundary. Your withdrawal at Tallinn Sector is recorded under it, and the officer at Hall E has been asked to confirm that it was not a holiday. Ref. CIBT-2997-9BDE-9		
03 Jan	Transfer to own account: Tallinn Sector	-26,968,255	365,162,944
	A sundry adjustment of 900 seconds corrects an entry in the 2994 ledger, which was found to be written in a hand the Bank no longer uses. The entry stands. The hand has been retired. Ref. CIBT-2997-32CF-7		
06 Jan	ATM withdrawal: Tallinn Sector	-259,200	364,903,744
	The withdrawal was held 30 Standard days at Tallinn Sector while a second relay was found to confirm the first. The first had been confirmed by an operator who had since gone to another world, and the second confirmation came down the line within the hour. Ref. CIBT-2997-B321-5		
07 Jan	Mech Veterans' Time Pension	+1,426,704	366,330,448
	For the period of your posting at Tallinn Sector, the Pensions Office paid in the local days and converted the sum back to ours before posting it. The working is printed beside the figure for anyone who wants to check it, and nobody has. Ref. CIBT-2997-23AA-0		
09 Jan	Payroll credit: the Ceres Ring Assay Office	+2,396,626	368,727,074
	The 0.30 s handling charge on the Ceres Ring Assay Office credit has been waived. The waiver was decided on the day the wage arrived, a little before the employer's own office had finished deciding its figure, so it stands as the earlier of the two decisions. Ref. CIBT-2997-706E-5		
13 Jan	Temporal Health Plan	-21,699	368,705,375
	Consultations at Tallinn Sector are billed in days by a local clinic that dates its receipts by its own day. The plan reads the date off the receipt and pays on that date, and asks members to keep the receipt as it came. Ref. CIBT-2997-118F-3		
29 Jan	Slippage fee (Tallinn Sector, 7 transfers)	-2,100	368,703,275
	The crossing to 8564-2761-5351 is made each quarter by the same route and attracts the same fee, 0.30 s, which the Bank has come to treat as a sort of tax on routine. The holder has never once disputed the word. Ref. CIBT-2997-073A-8		
31 Jan	Interest at 4.40% APY	+1,438,131	370,141,406
	Asked whether the interest on this account is taxed, the Teller replies that it is, and that the tax is the only part of the account that has never once been late. Ref. CIBT-2997-2B2E-4		

Closing balance, month by month

Highest 450,111,478 s · lowest 370,141,406 s



February 2996 January 2997

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  2139-8921  2997-01`