CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Ravensworth
Unit 265, Pallas Ring 10

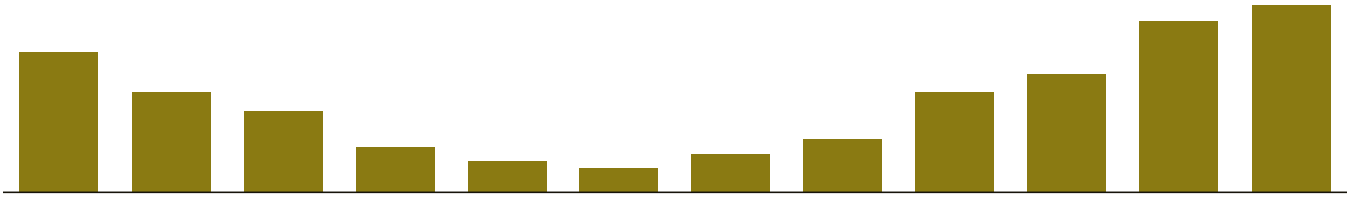
Account 8564-2149-7921
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
209,401,264 s	**+8,274,814 s**	**-735,998 s**	**216,940,080 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Deposit: Hall E	+5,400,748	214,802,012
	You seal every envelope with the same brass seal, and the officers have stopped checking it against the file. The seal is now the one thing on the envelope that anyone at Hall E can identify without looking. Ref. CIBT-3003-EAFD-0		
11 Jan	ATM withdrawal: Tallinn Sector	-259,200	214,542,812
	The machine at Tallinn Sector charged a 0.30 s fee for a withdrawal it had already refused, and the fee has been returned together with the refusal. Ref. CIBT-3003-215B-6		
13 Jan	Payroll credit: Ganymede Heights Infirmary	+2,141,162	216,683,974
	The receiving fee on this credit from Ganymede Heights Infirmary was waived. The payroll office has asked that its wages be treated as inbound family, a category the Bank has never been asked to recognise and has recognised for one month only. Ref. CIBT-3003-695E-1		
13 Jan	ATM withdrawal: Tallinn Sector	-172,800	216,511,174
	The 13th withdrawal at Tallinn Sector is the one you set up as a recurring instruction. The machine asks you to confirm it each time, which you do, and the sum has not varied by a single day in all that time. Ref. CIBT-3003-E6A7-1		
14 Jan	Memory Vault: box 50-812, quarter	-259,200	216,251,974
	Box 50-812 is on the Titan sub-level, where the rent is charged in days and the cold keeps the holder's recollections firm. The custodian has found the box in good order at every inspection and has recorded the cold as its only complaint, which belongs to the holder. Ref. CIBT-3003-3A28-0		
14 Jan	Turbulence Cover	-7,708	216,244,266
	Premium rounded to the nearest five seconds, the convention the underwriters adopted in 2999 and have never revisited. The difference of 0.30 s is shown on the line below. Ref. CIBT-3003-0691-6		
22 Jan	Slippage fee (Tallinn Sector, 6 transfers)	-3,600	216,240,666
	Your 6 crossings this month were all made the day before a correction at the Tallinn Sector relay. Whether that is luck or foresight is not for the Bank to settle, and the fee has been charged either way. Ref. CIBT-3003-BCBB-3		
22 Jan	Temporal Health Plan	-33,490	216,207,176
	Premium of 33,490 is rounded up to the next whole day under the schedule. The overpayment of 0.948 is held as a credit and will come off next year's premium. Ref. CIBT-3003-0C14-4		
31 Jan	Interest at 4.20% APY	+732,904	216,940,080
	Auditors' note: monthly interest on 8564-2149-7921 was computed on the opening balance for 8 periods, as the rule requires, and on the closing balance for the periods since, as the custom does. The rule and the custom agree to the second, which the auditors describe as a relief. Ref. CIBT-3003-DD3D-3		

Closing balance, month by month

Highest 216,940,080 s · lowest 137,718,460 s



February 3002 January 3003

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  2149-7921  3003-01`