CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Esme Fennimore
Unit 146, Pallas Ring 10

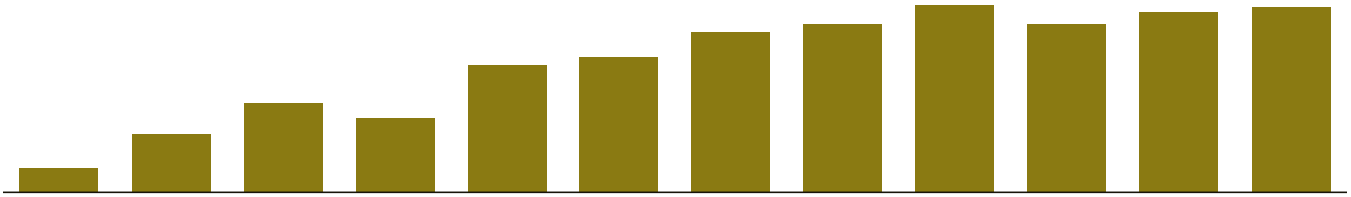
Account 8564-2286-8708
Period 1–31 January 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
573,436,576 s	**+4,924,533 s**	**-2,577,898 s**	**575,783,211 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Payroll credit: Interworld Post	+3,299,797	576,736,373
	The Interworld Post credit includes the first instalment of a bonus agreed in the spring and paid in the autumn. The Bank does not comment on whether the bonus was earned, only on when it arrived. Ref. CIBT-3012-F66B-2		
08 Jan	Temporal Health Plan	-39,928	576,696,445
	The plan's cover runs on every world it lists, and Luna was added to the list this month. The change has been made without a premium adjustment, which the plan says is what the list is for. Ref. CIBT-3012-3C67-5		
08 Jan	Transfer to own account: Luna	-2,189,370	574,507,075
	On each of the last 3 statements you have asked for the sundry line to be described in full. The Bank has described it in full each time, and each time you have written back asking for the description to be shorter. Ref. CIBT-3012-B999-5		
09 Jan	Slippage fee (Luna, 5 transfers)	-3,000	574,504,075
	The transfer waited 28 Standard days at Luna while a carrier was cleared through the lock, and the fee covers only the seconds lost in motion. Ref. CIBT-3012-F2C7-0		
14 Jan	ATM withdrawal: Luna	-86,400	574,417,675
	Your pay from Interworld Post posted after the withdrawal, so the account showed a short balance for 30 minutes. No overdraft fee was charged, since the salary had been sent in good time and the relay was simply slow to agree. Ref. CIBT-3012-9256-2		
16 Jan	ATM withdrawal: Luna	-259,200	574,158,475
	The Audit Committee sampled this line and asked for the machine's own timestamp to be set against the branch's. The two differ by 7 seconds, which is inside the tolerance set for the concourse and is recorded as tolerated, not as explained. Ref. CIBT-3012-2989-8		
31 Jan	Interest at 3.40% APY	+1,624,736	575,783,211
	The Rate Committee sends the Bank one page each January. It says only "unchanged", in the same type as the year before. The page is filed with that year's interest, and has never once been needed, which the Committee regards as the point of it. Ref. CIBT-3012-6A96-8		

Closing balance, month by month

Highest 576,547,483 s · lowest 497,478,692 s



February 3011 — January 3012

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  2286-8708  3012-01`