CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Uma Prendergast-Juvonen
Unit 115, Pallas Ring 10

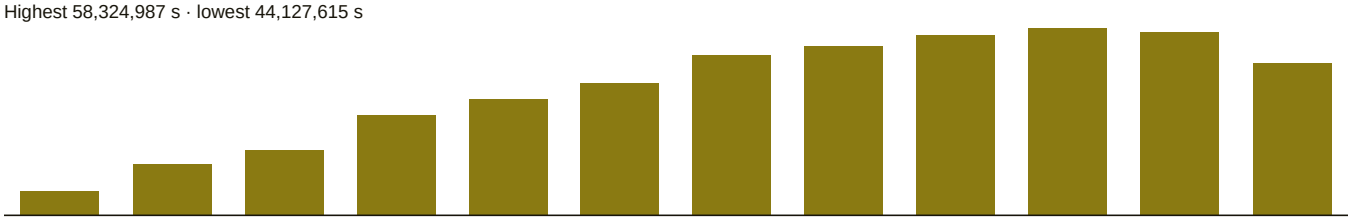
Account 8564-2545-8564
Period 1–31 January 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
57,986,291 s	**+522,880 s**	**-3,173,389 s**	**55,335,782 s**

Date	Description	Amount (s)	Balance (s)
10 Jan	Slippage fee (Luna, 6 transfers)	-1,800	57,984,491
	Every year at the turn of the Standard year the relay recalibrates its clock, and every year your first crossing afterwards costs 0.30 s more than the last. The recalibration is a matter of record, and so is the extra fee, and the two are kept on facing pages. Ref. CIBT-2995-B7B0-2		
11 Jan	Payroll credit: the Ceres Ring Assay Office	+334,425	58,318,916
	The envelope that came with the Ceres Ring Assay Office transfer was empty. The Teller says this is the employer's usual practice and not a fee, and has filed the envelope anyway, so that the next officer can see it for themselves. Ref. CIBT-2995-12D7-9		
19 Jan	ATM withdrawal: Luna	-259,200	58,059,716
	Your monthly withdrawal rises by 0.960 of a day each year, a rise you asked for in 2990. The machine has applied it without comment since, and has never once needed reminding. Ref. CIBT-2995-E009-9		
19 Jan	Transfer to joint account	-200,655	57,859,061
	The fee on the transfer to Luna has been dropped, after the Ceres Ring Assay Office explained that its own office has never charged the holders for a joint sum. The Bank has accepted the precedent for this account only. Ref. CIBT-2995-CDC1-8		
28 Jan	Transfer to own account: Luna	-2,711,734	55,147,327
	Note for the auditors: this sundry was raised by an officer who has since retired, and approved by one who has not yet started. Both signatures are correct. The dates fall in the same week, and the Committee has decided that is enough. Ref. CIBT-2995-21BE-1		
31 Jan	Interest at 3.90% APY	+188,455	55,335,782
	Interest for the quarter was rounded to the nearest five seconds, as the Bank's arithmetic has been since 2993, and the difference of 0.958 is shown on the line below. No one has asked the Bank to justify the fives, and the Bank would find it awkward to try. Ref. CIBT-2995-7B02-6		

Closing balance, month by month

Highest 58,324,987 s · lowest 44,127,615 s



February 2994 January 2995

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 2545-8564 2995-01