CORPORATE INSTITUTIONAL

# BANK OF TIME

**STATEMENT OF ACCOUNT**

Standard Time Deposit

**Esme Ostrander**
Unit 226, Pallas Ring 10

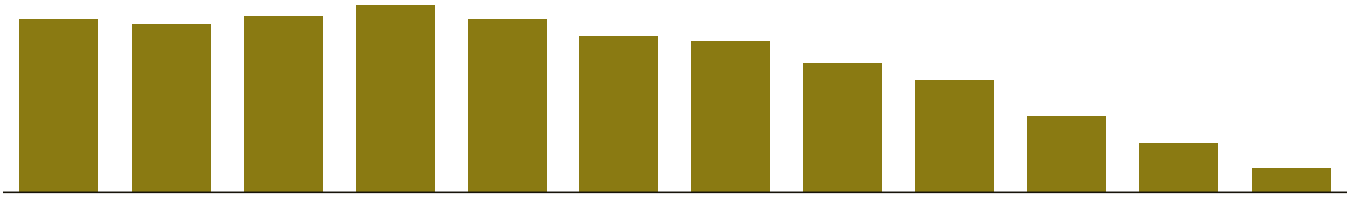
Account 8564-3219-8708
Period 1–31 January 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **260,954,878 s** | **+2,504,158 s** | **-17,446,516 s** | **246,012,520 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 01 Jan | Memory Vault: box 63-920, quarter | -259,200 | 260,695,678 |
| | Box 63-920 is kept on the Io sub-level, where the rent is set by the local day and falls due while the custodians are still at breakfast. The local office collects it at dawn and posts it under the Head Office's date, so that the quarter closes at one moment on both worlds. Ref. CIBT-3000-937A-3 | | |
| 05 Jan | Payroll credit: Kepler Ring Hydroponics | +1,677,801 | 262,373,479 |
| | Kepler Ring Hydroponics pays in the last hour of the Head Office day. The employer calls this the close of business and the Bank calls it the usual time, and the credit is dated to it. Ref. CIBT-3000-286A-0 | | |
| 05 Jan | Slippage fee (New Orleans Sector, 2 transfers) | -600 | 262,372,879 |
| | You arrive at the relay's hatch a little before it opens and wait until the first light falls on the sill, after which you send the transfers in a single movement. The operator has begun to open the hatch on the first light, to save you the wait, and has been told it need not. Ref. CIBT-3000-E1B5-2 | | |
| 11 Jan | Temporal Health Plan | -28,167 | 262,344,712 |
| | Premiums paid through Kepler Ring Hydroponics go out on the day its payroll office does, three working days before yours. The plan's month therefore always begins before the premium falls due. Ref. CIBT-3000-A175-7 | | |
| 13 Jan | Transfer to own account: New Orleans Sector | -16,985,749 | 245,358,963 |
| | The sundry was credited 31 days late, as a closing bell was moved to the Positive Contact lunch hour, which nobody could confirm had ever been held. The date on the slip stands for the purposes of interest. Ref. CIBT-3000-7C3C-5 | | |
| 19 Jan | ATM withdrawal: New Orleans Sector | -172,800 | 245,186,163 |
| | Your withdrawal of 2 Standard days at New Orleans Sector was rounded the way the Bank rounds everything, which is carefully. The receipt and the account agree, and nothing further is owed on either. Ref. CIBT-3000-DD74-8 | | |
| 31 Jan | Interest at 3.80% APY | +826,357 | 246,012,520 |
| | Your copy of this line came back with a clip that has outlasted the depositor's first envelope. The Bank does not issue clips for interest, and the officer has not been able to say whose this one is. Ref. CIBT-3000-3361-0 | | |

### Closing balance, month by month

Highest 343,442,494 s · lowest 246,012,520 s



February 2999 — January 3000

*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  3219-8708  3000-01`