CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lumi Bellweather
Unit 173, Pallas Ring 10

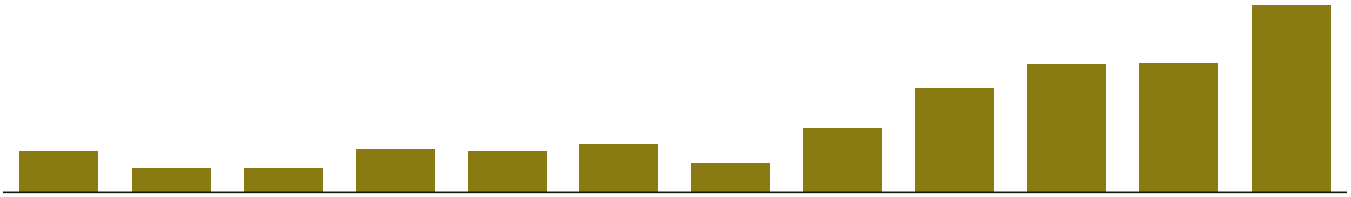
Account 8564-3324-1663
Period 1–31 January 3002
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
120,570,436 s	**+7,241,280 s**	**-771,392 s**	**127,040,324 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Turbulence Cover	-11,893	120,558,543
	Premiums are rounded to the nearest whole day, and this one was rounded up by 0.993, which the small print says is in the carrier's favour. The small print has been read out at the counter, and no one has objected. Ref. CIBT-3002-59CB-0		
13 Jan	Slippage fee (Luna, 6 transfers)	-1,800	120,556,743
	The clerk at Hall E noted that you asked twice for the slippage to be explained in whole seconds and not in fractions. It has been. The figure is 1,800 seconds, and the clerk has rounded it down in your favour. Ref. CIBT-3002-2D40-5		
14 Jan	ATM withdrawal: Luna	-172,800	120,383,943
	Cash-time withdrawals at Luna are rounded down to the second, and the machine then rounds the result down again to the whole day. The Bank has asked for one rounding per withdrawal and has been told the machine is only doing what it was built for. Ref. CIBT-3002-7F27-7		
18 Jan	Transfer to joint account	-325,699	120,058,244
	One of you pays the transfer each month and the other checks the figure, and at the turn of each year you change places without saying so. The officer has noticed the rota and does not propose to publish it. Ref. CIBT-3002-FA42-4		
20 Jan	Deposit: Hall E	+6,869,522	126,927,766
	The deposit made on Titan went through a relay that observes its own weekend, which fell on the 20th. The sum was credited on the first day the relay reopened, and interest on it runs from the first day of the weekend, as a courtesy the relay has not been able to explain. Ref. CIBT-3002-2333-0		
22 Jan	Memory Vault: box 72-837, quarter	-259,200	126,668,566
	Box 72-837 waited 29 days at the counter after its rent was paid, while the custodian looked for a wax that matched the original seal. The wax was found on the 22nd and the seal was reapplied in the same colour. Ref. CIBT-3002-E98D-7		
31 Jan	Interest at 3.70% APY	+371,758	127,040,324
	Auditors' note: the interest was paid at the posted rate, and the posted rate was checked against the Rate Committee's table, which was found right and has been right since 3001. Ref. CIBT-3002-0F31-5		

Closing balance, month by month

Highest 127,040,324 s · lowest 108,926,443 s



February 3001 — January 3002

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  3324-1663  3002-01`