CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lumi Bellweather
Unit 368, Pallas Ring 10

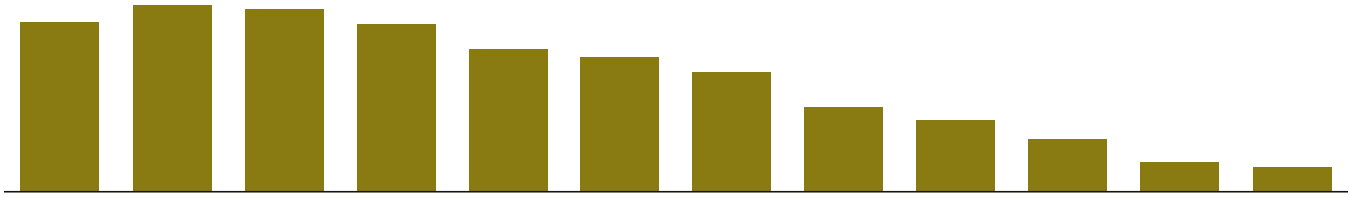
Account 8564-3324-1663
Period 1–31 January 3010
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
109,396,209 s	**+880,135 s**	**-1,932,859 s**	**108,343,485 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Transfer to own account: Io	-1,346,460	108,049,749
	Each quarter you ask the Hall E officer for the sundry ledger and read it standing at the counter, then sign it without comment. The officer takes the silence as approval, which it is. Ref. CIBT-3010-73DB-6		
08 Jan	Slippage fee (Io, 5 transfers)	-1,500	108,048,249
	Someone from the audit office stood in the Hall E clock room and took a reading from the relay. It agreed with the one in this file, and the auditors signed the sheet, which is the first time that has happened for this relay. Ref. CIBT-3010-A162-4		
11 Jan	Memory Vault: box 72-837, quarter	-259,200	107,789,049
	You close the lid of box 72-837 each quarter with two fingers and press it once more, as if to be certain. The custodian has noticed the habit and recorded it as a habit, not as an instruction. Ref. CIBT-3010-21AC-7		
12 Jan	Transfer to joint account	-325,699	107,463,350
	The standing order is paid out through Io, and the relay there records each share with its own local date. Neither holder has ever explained the difference to the other, and both have stopped trying. Ref. CIBT-3010-0914-2		
29 Jan	Payroll credit: the Lagrange Four Commissary	+542,831	108,006,181
	Overtime from the Lagrange Four Commissary office is credited as a single sum every second week, and you collect it on the stroke of the counter's opening. The Bank records this as punctuality, which it is. Ref. CIBT-3010-3462-3		
31 Jan	Interest at 3.70% APY	+337,304	108,343,485
	You have not withdrawn interest once since 3008, and each quarter it is posted back to the balance and begins to earn in its own right. The officer at Hall E calls this compounding, and does not ask whether you intend it. Ref. CIBT-3010-9499-9		

Closing balance, month by month

Highest 142,496,460 s · lowest 108,343,485 s



February 3009 January 3010

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 3010-01