CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 283, Pallas Ring 10

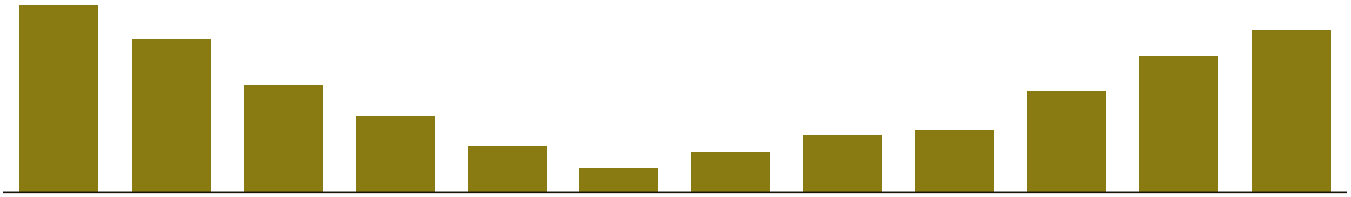
Account 8564-4142-8708
Period 1–31 January 2957
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
137,056,941 s	**+8,063,702 s**	**-700,325 s**	**144,420,318 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	ATM withdrawal: Ganymede	-259,200	136,797,741
	Withdrawals at Ganymede are logged by the local office under the local name for the transaction, which is why the statement shows a word you may not recognise. The word means withdrawal. Ref. CIBT-2957-6CBA-7		
05 Jan	Slippage fee (Ganymede, 6 transfers)	-1,800	136,795,941
	Your slippage was charged for 28 days on which nothing crossed. The transfers had been sent on time and were waiting in the relay's queue while its clock was set, and a queue is not a crossing. Ref. CIBT-2957-4FB9-0		
06 Jan	Payroll credit: Harbourfront Shipping	+1,104,340	137,900,281
	No receiving charge was made on the Harbourfront Shipping credit this month, since the advice arrived with the figure already in the right column. The Bank does not charge for a remittance that comes in tidy. Ref. CIBT-2957-FFBC-8		
08 Jan	Turbulence Cover	-7,325	137,892,956
	The delay of 50 minutes was caused by a passenger asleep across the gate. The carrier has asked that this be recorded as an act of nature, and the underwriters have declined to record it in writing. Ref. CIBT-2957-D646-3		
08 Jan	Deposit: Hall E	+6,502,506	144,395,462
	Entered as a withdrawal on one line, because the slip had been filled in from the back. The line has been turned the right way up. A sum is a deposit from the day it was made, whichever way the slip was written. Ref. CIBT-2957-C013-0		
11 Jan	Memory Vault: box 85-427, quarter	-259,200	144,136,262
	Asked to describe the contents in a single word, the holder chose "kept", and the custodian appeared content with it. Ref. CIBT-2957-26EB-4		
15 Jan	ATM withdrawal: Ganymede	-172,800	143,963,462
	The machine's receipts are kept under the regulation governing held deposits for one period only, and this one is the last of its kind. The branch asks that you collect yours before the next service, on the 15th. Ref. CIBT-2957-B522-4		
31 Jan	Interest at 4.00% APY	+456,856	144,420,318
	The interest from Ganymede waited 30 days at the relay for a second opinion on whether it was yours to receive. The opinion came back in your favour, and the interest has been posted at the rate of the day it was earned. Ref. CIBT-2957-B862-1		

Closing balance, month by month

Highest 151,149,341 s · lowest 106,150,252 s



February 2956 — January 2957

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  4142-8708  2957-01`