CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 108, Pallas Ring 10

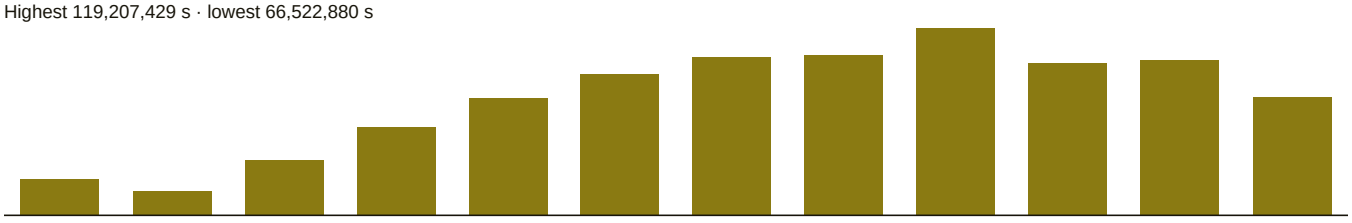
Account 8564-4142-8708
Period 1–31 January 2960
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
109,083,849 s	**+363,612 s**	**-12,484,713 s**	**96,962,748 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Memory Vault: box 85-427, quarter	-259,200	108,824,649
	Correction to the quarter's statement: the rental on box 85-427 was shown as 3 minutes, when it should have been 9. The statement has been amended, and this is one of two the Vault has been asked to explain to the depositor in person. Ref. CIBT-2960-EC49-4		
19 Jan	ATM withdrawal: Kepler Ring	-259,200	108,565,449
	Your receipt from Kepler Ring reads 259,200 and the balance reads 3 Standard days, and the Bank has been asked which of the two you intended to take. You took the second, and the first has been struck as a figure the machine was too keen to print. Ref. CIBT-2960-8DE0-0		
20 Jan	Slippage fee (Kepler Ring, 9 transfers)	-2,700	108,562,749
	You have sent the same 9 transfers to the same relay each month since 2958, and the relay now returns its receipt before the transfers have left the counter. The receipt is correct. The Bank has not decided what to make of its promptness. Ref. CIBT-2960-12DE-5		
23 Jan	Transfer to own account: Kepler Ring	-11,704,413	96,858,336
	Sundry adjustments that cross from one world's ledger to another are reconciled at quarter-end, not month-end. This line will appear again in that reconciliation, and it is not a duplicate. Ref. CIBT-2960-9A90-6		
25 Jan	ATM withdrawal: Kepler Ring	-259,200	96,599,136
	Your standing withdrawal at Kepler Ring is paid on the 25th of each month into the machine's tray. It has been collected since 2956 in the same two notes. The custodian cleans the tray on the same day, so the notes are never quite new. Ref. CIBT-2960-20D9-2		
31 Jan	Interest at 4.00% APY	+363,612	96,962,748
	Interest for the period was credited 28 days after it closed, because the close had to wait for the Pallas Ring 10 day to finish its own count. Interest accrued in the interval, as interest does, and is included in the sum shown. Ref. CIBT-2960-B3D5-7		

Closing balance, month by month

Highest 119,207,429 s · lowest 66,522,880 s



February 2959 January 2960

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 2960-01