CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 149, Pallas Ring 10

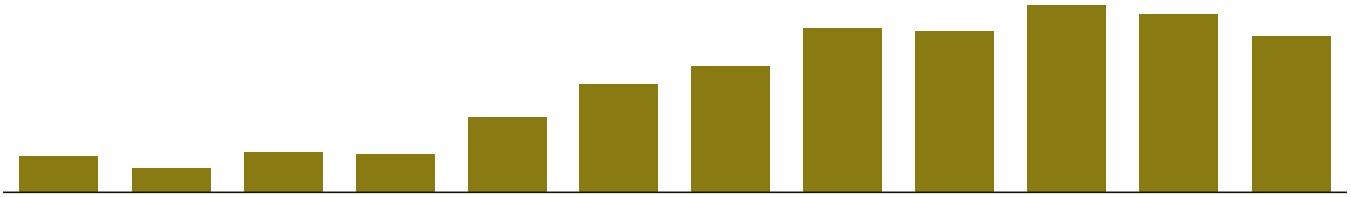
Account 8564-4142-8708
Period 1–31 January 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
208,995,145 s	**+1,800,990 s**	**-9,901,927 s**	**200,894,208 s**

Date	Description	Amount (s)	Balance (s)
14 Jan	Turbulence Cover	-13,201	208,981,944
	You pay the premium each month at the counter in watches, the coins being the only currency the carrier takes on the outer run. You ask, each time, whether the change is still good, and the counter says that it is. Ref. CIBT-3028-69DE-3		
15 Jan	Payroll credit: Harbourfront Shipping	+1,104,340	210,086,284
	Pay for 29 days was released late because the convoy that carried it from L4 Habitat waited at the crossing gate for a second escort. The convoy's leader writes that the wait was entirely proper, and the Bank agrees with the leader. Ref. CIBT-3028-0053-5		
16 Jan	Slippage fee (L4 Habitat, 4 transfers)	-3,600	210,082,684
	The Teller says a slippage fee is the only charge in the Bank that grows smaller when you are patient, and that she has never found a kind way to tell the customers who are not. Ref. CIBT-3028-7970-0		
21 Jan	Transfer to own account: L4 Habitat	-9,107,526	200,975,158
	The sundry desk at L4 Habitat keeps the local day on a board that is painted each morning. Entries made before the board is changed are dated to the day before, and this one was made before the board was changed. Ref. CIBT-3028-A06E-1		
25 Jan	ATM withdrawal: L4 Habitat	-259,200	200,715,958
	The machine at L4 Habitat held your 3 Standard days for 50 minutes while the relay asked the Head Office whether it was still open. It was, and the withdrawal is dated to the moment you asked for it. Ref. CIBT-3028-6096-8		
26 Jan	ATM withdrawal: L4 Habitat	-259,200	200,456,758
	Harbourfront Shipping takes its share of your pay through the same machine, under a power of attorney the firm holds over your wages. The clerk arrives at the machine each month with the form already signed, and the machine has learned to recognise the clerk's coat. Ref. CIBT-3028-DFF0-1		
26 Jan	Memory Vault: box 85-427, quarter	-259,200	200,197,558
	Box 85-427: the rental has been rounded to a whole number of watches, and the custodian asks that you not look for the sense in it. The sense is in the box, and the box is below ground. Ref. CIBT-3028-55D1-8		
31 Jan	Interest at 4.00% APY	+696,650	200,894,208
	The charge for carrying a fraction of a second from one period to the next has been waived. The fraction is too small for the paperwork to be worth the carrying, and the paperwork has been dropped. Ref. CIBT-3028-2AB9-3		

Closing balance, month by month

Highest 212,218,177 s · lowest 151,936,875 s



February 3027 — January 3028

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  3028-01`