CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Teodor Castellane
Unit 118, Pallas Ring 10

Account 8564-4181-1663
Period 1–31 January 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

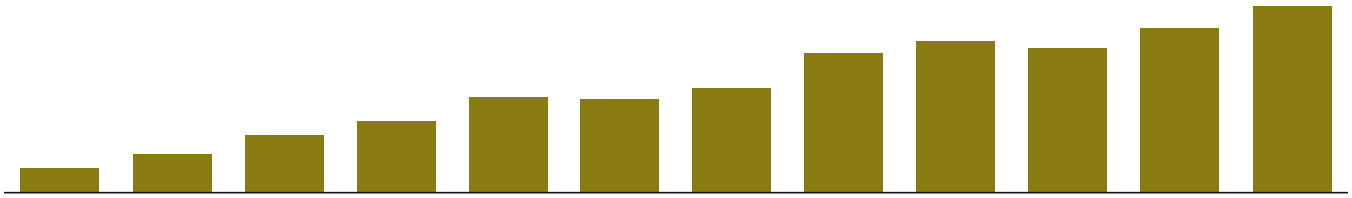
Opening balance	Credits	Debits	Closing balance
185,806,838 s	**+5,764,435 s**	**-630,736 s**	**190,940,537 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Mech Veterans' Time Pension	+381,109	186,187,947
	The pension credit is paid in whole seconds, and the scheme keeps the fraction of 0.961 in reserve. The reserve is paid out in the last month of the year, rounded to the nearest second, and is the only sum in the scheme that has never once been paid on the day it was earned. Ref. CIBT-2976-BF77-2		
06 Jan	Deposit: Hall E	+3,843,989	190,031,936
	Deposit by cheque, drawn on a branch closed in 2973. The cheque was honoured at the rate of the day, and the Teller asks us to record that it is the only cheque she has seen that carried a date already past. Ref. CIBT-2976-ABD3-6		
07 Jan	Payroll credit: the Europa Ice Authority	+904,497	190,936,433
	The Europa Ice Authority asked that this wage be sent with a note reading "with thanks for the last period". The note has been entered in the reference field, where it does not fit, and has been left there anyway. Ref. CIBT-2976-836A-2		
13 Jan	ATM withdrawal: L4 Habitat	-172,800	190,763,633
	Cash drawn at L4 Habitat is paid in watches and posted here in seconds, at the rate the local office published that morning. The rate was not one you would have chosen, and the Bank was not asked to choose it either. Ref. CIBT-2976-F500-5		
18 Jan	ATM withdrawal: L4 Habitat	-172,800	190,590,833
	You always withdraw an amount ending in a round number of seconds. The officers have put this down to preference, though the file is not clear on whether it was yours to begin with. Ref. CIBT-2976-CA49-7		
20 Jan	Slippage fee (L4 Habitat, 5 transfers)	-1,500	190,589,333
	You sent each transfer by the same relay on the same afternoon. The relay has learned to expect your fee and to set its own timekeeping by it. The auditors have asked whether the relay's timekeeping should be listed as a depositor's asset, and have been told it should not. Ref. CIBT-2976-186B-1		
23 Jan	Temporal Health Plan	-24,436	190,564,897
	Claims are paid in whole seconds, and the fraction below one is kept by the plan for its own administration. This claim's fraction was 0.966, and that is where it has gone. The claim itself is paid in full. Ref. CIBT-2976-9039-9		
24 Jan	Memory Vault: box 98-035, quarter	-259,200	190,305,697
	You pay the rent on box 98-035 in person on the last day of each quarter, and the custodian enters it twice, once as a payment and once as a visit. The two entries are kept on separate pages of the register, so that neither can be mistaken for the other. Ref. CIBT-2976-4422-0		
31 Jan	Interest at 4.10% APY	+634,840	190,940,537

Date	Description	Amount (s)	Balance (s)
	The Europa Ice Authority pays your salary into this account on the last working day of the month, and interest on the sum runs from the moment it arrives. The firm's payroll office considers this a little unfair to its own budget, and has said so in a memo it did not send. Ref. CIBT-2976-87EB-2		

Closing balance, month by month

Highest 190,940,537 s · lowest 153,250,775 s



February 2975 January 2976

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 4181-1663 2976-01