CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Teodor Castellane
Unit 272, Pallas Ring 10

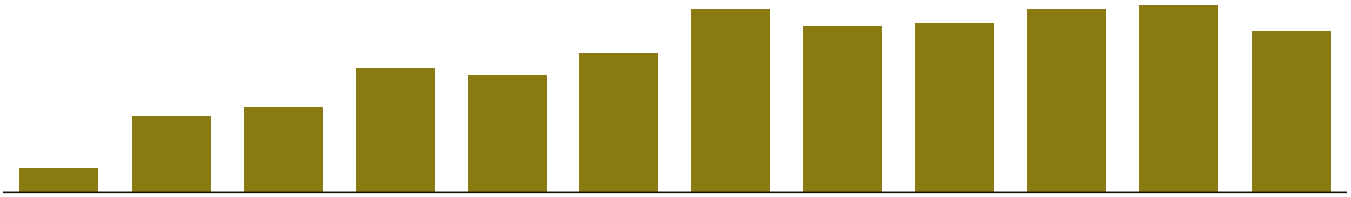
Account 8564-4181-1663
Period 1–31 January 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
192,909,949 s	**+1,929,581 s**	**-7,826,210 s**	**187,013,320 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Memory Vault: box 98-035, quarter	-259,200	192,650,749
	The Vault rounds rent up to the next half cycle for any box opened during the quarter, and down for any box that was not. Box 98-035 was not opened, so its rent was rounded down, which the custodian describes as the fair way round for a box that keeps to itself. Ref. CIBT-2989-C093-3		
03 Jan	Payroll credit: the Europa Ice Authority	+904,497	193,555,246
	You fold the Europa Ice Authority slip into thirds before putting it in your coat. The counter reads the folds as a signature, and the fold changes each month, which the counter reads as a second one. Ref. CIBT-2989-6396-6		
05 Jan	ATM withdrawal: Ganymede	-259,200	193,296,046
	The machine at Ganymede pays out in whole cycles and offered you the fraction as a second withdrawal. You declined it. The fraction has been returned to 8564-4181-1663 at the posted rate, the first time the machine has been seen to give anything back. Ref. CIBT-2989-4467-3		
20 Jan	Temporal Health Plan	-21,694	193,274,352
	Your plan's renewal fell due while its office on Ganymede was keeping its own calendar, so the renewal was entered a day early on this statement and a day late on ours. Both dates are on the record, and the premium is the one due on either. Ref. CIBT-2989-31E5-2		
22 Jan	Slippage fee (Ganymede, 4 transfers)	-2,400	193,271,952
	You send your transfers at first light on the first Standard morning of each week, when the relay is least crowded, and the fee is lower for it. You have sent them at that hour since 2986, and the officers have noted it without comment. Ref. CIBT-2989-72C1-1		
25 Jan	Transfer to own account: Ganymede	-7,024,516	186,247,436
	The sundry was raised against your account in error and then raised again, this time as an apology. The Bank records two sundries, one correction and one apology, and the apology carries no fee. Ref. CIBT-2989-4629-3		
27 Jan	Mech Veterans' Time Pension	+365,976	186,613,412
	A line showed the pension paid to your former name. The name has been corrected on the statement; the payment, which went to the account and not to the name, was never in doubt. Ref. CIBT-2989-EDC2-4		
27 Jan	ATM withdrawal: Ganymede	-259,200	186,354,212
	No fee on this withdrawal, which took the whole of the balance you had asked to keep aside for the month. The Bank regards a clean withdrawal as its own reward and charges nothing for it. Ref. CIBT-2989-D64B-0		
31 Jan	Interest at 4.10% APY	+659,108	187,013,320
	The interest is correct, the officer says, and has been since the account was opened. She adds that this is more than can be said for her own savings. Ref. CIBT-2989-D03B-3		

Closing balance, month by month

Highest 192,909,949 s · lowest 155,128,175 s



February 2988 January 2989

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  2989-01`