CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Emeka Wetherby
Unit 387, Pallas Ring 10

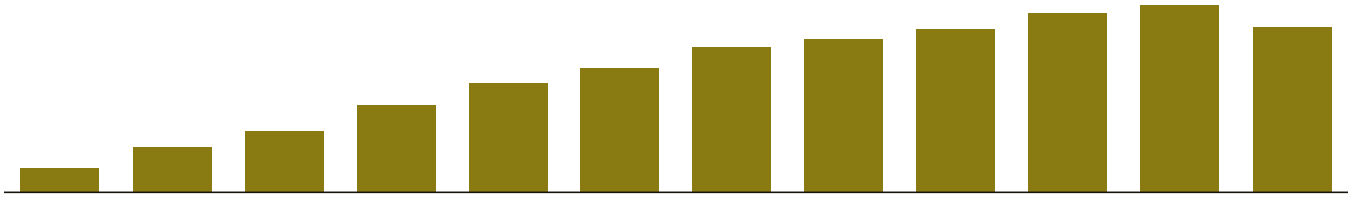
Account 8564-4205-5708
Period 1–31 January 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,763,131,857 s	**+13,614,405 s**	**-113,614,082 s**	**1,663,132,180 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Temporal Health Plan	-14,511	1,763,117,346
	The auditors have sampled eleven premiums on this policy and found all of them correct to the hundredth of a sol. They ask us to say that eleven is not a large number, and that they had been looking for twelve. Ref. CIBT-3017-1F57-0		
03 Jan	ATM withdrawal: Phobos	-259,200	1,762,858,146
	A draw landing exactly on half of a sol is paid to the even second, the machine's rule, which the Bank has adopted from the old ledgers and has not been asked to defend. Ref. CIBT-3017-2009-6		
06 Jan	ATM withdrawal: Phobos	-172,800	1,762,685,346
	The machine could not find the 27 minutes you asked for and has rounded the withdrawal to the nearest five, the Bank having decided some years ago that minutes are to be found in multiples of five. The difference has been returned to the account as a small kindness. Ref. CIBT-3017-4443-0		
11 Jan	Slippage fee (Phobos, 9 transfers)	-2,700	1,762,682,646
	Your 9 crossings this month were all made the day before a correction at the Phobos relay. Whether that is luck or foresight is not for the Bank to settle, and the fee has been charged either way. Ref. CIBT-3017-A6F1-1		
12 Jan	Transfer to own account: Phobos	-113,164,871	1,649,517,775
	Charge for the use of the reading lamp at Hall E for 53 hours, a service the Bank offers to depositors who are waiting for something. The lamp has been returned to the depositor, who was not waiting for anything in particular. Ref. CIBT-3017-35BF-3		
29 Jan	Payroll credit: the Ceres Ring Assay Office	+7,443,444	1,656,961,219
	Callisto's day is longer than the Standard day, so the Ceres Ring Assay Office credit was split across two posting dates. No fee is taken for the split. The line carries a small mark beside it, which the officers say is the day's own handwriting. Ref. CIBT-3017-03DF-0		
31 Jan	Interest at 4.20% APY	+6,170,961	1,663,132,180
	A balance of this size earns 0.942 of a second more than the statement shows. The rounding is in your favour, and the Bank has taken the trouble to say so. Ref. CIBT-3017-14E6-7		

Closing balance, month by month

Highest 1,763,131,857 s · lowest 1,019,208,373 s



February 3016 January 3017

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 4205-5708 3017-01