CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lumi Okonkwo
Unit 371, Pallas Ring 10

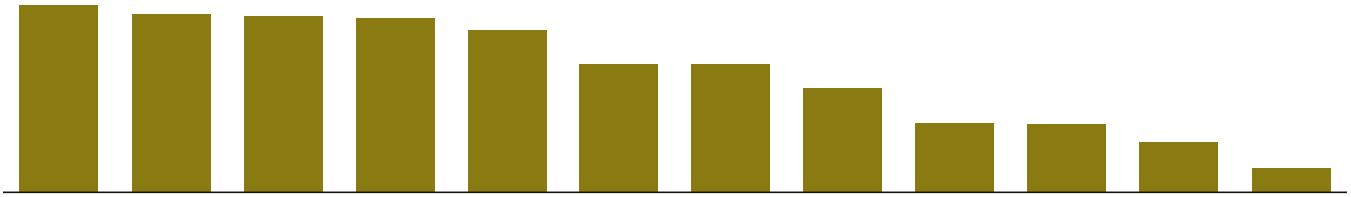
Account 8564-4792-0641
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,059,155 s	**+199,655 s**	**-1,113,520 s**	**18,145,290 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Temporal Health Plan	-37,565	19,021,590
	A consultation of 52 minutes and a part was paid as 52 minutes. The part was rounded away, as the schedule requires, and it was the only piece of the visit the plan did not cover. Ref. CIBT-3003-0D05-5		
09 Jan	Payroll credit: Titan Methane Works	+134,537	19,156,127
	The credit from Titan Methane Works waited 29 days in the Head Office's checking room while the office confirmed that the payroll file was not a second copy of the one it had sent the week before. It was not. The office has apologised for the question and has asked us not to pass the apology on. Ref. CIBT-3003-00EB-9		
13 Jan	Transfer to own account: Bronx Sector	-714,456	18,441,671
	A sundry of 714,456 was charged for a copy of the Bank's schedule of charges, which is printed free and sent to every holder. You asked for it twice, and the second charge has been removed. Ref. CIBT-3003-AEFC-9		
16 Jan	ATM withdrawal: Bronx Sector	-259,200	18,182,471
	The cash was returned to the tray by the machine itself, which had been holding it so long that it considered the holding a fee in its own right. The Bank has agreed, and the withdrawal has been posted without one. Ref. CIBT-3003-FF0F-6		
20 Jan	Turbulence Cover	-16,177	18,166,294
	The reserve for the Bronx Sector route is kept in days and paid out in minutes. The two were reconciled at the posted rate: the carrier calls the rate generous, and the Bank calls it the rate. Ref. CIBT-3003-EFFA-2		
21 Jan	Slippage fee (Bronx Sector, 9 transfers)	-5,400	18,160,894
	The fee on your statement was printed in minutes where the relay's tally says seconds. The tally has been checked by hand. The officer found the printed figure correct in the relay's unit and wrong in ours, and the statement now shows the fee in seconds only. Ref. CIBT-3003-8CDE-8		
24 Jan	Transfer to joint account	-80,722	18,080,172
	Dagny Umberfield-Achterberg reads the joint figure in one voice and Ama Mbatha repeats it in another, and the two readings are entered side by side on the slip. The officer says the account keeps two registers and the Bank has only ever needed one. Ref. CIBT-3003-4EBF-5		
31 Jan	Interest at 4.10% APY	+65,118	18,145,290
	The interest was posted 30 days after the period closed, because the Bronx Sector relay was checking a leap it had been told about in writing and had decided to verify for itself. The check was completed on the 31st, and the posting was made in full. Ref. CIBT-3003-7085-0		

Closing balance, month by month

Highest 23,880,853 s · lowest 18,145,290 s



February 3002 January 3003

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 4792-0641 3003-01