CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Ravensworth
Unit 267, Pallas Ring 10

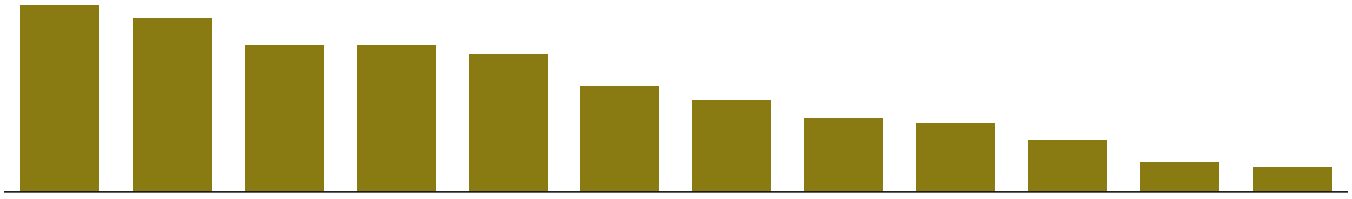
Account 8564-4792-8321
Period 1–31 January 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
140,465,612 s	**+538,451 s**	**-3,872,122 s**	**137,131,941 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	ATM withdrawal: L4 Habitat	-172,800	140,292,812
	No fee applies to a withdrawal made before the concourse wakes. At that hour the machine is, by the Bank's reckoning, mostly talking to itself, and it would be unkind to bill it. Ref. CIBT-3015-3635-0		
06 Jan	Slippage fee (L4 Habitat, 8 transfers)	-7,200	140,285,612
	You send the 8 transfers in the order you thought of them, not the order you need them, and the relay has been reordering them every month since 3013. The reordering costs a few seconds, and you have never asked for it to be explained. Ref. CIBT-3015-2052-2		
18 Jan	Transfer to own account: L4 Habitat	-3,432,922	136,852,690
	Sundry adjustments that cross from one world's ledger to another are reconciled at quarter-end, not month-end. This line will appear again in that reconciliation, and it is not a duplicate. Ref. CIBT-3015-F06C-0		
20 Jan	Memory Vault: box 38-453, quarter	-259,200	136,593,490
	Each year on the 20th of the month one memory is added to box 38-453, sealed in an envelope, and the rental rises by one envelope's worth to match. The registrar has never opened one; they are entered as birthdays and not as deposits. Ref. CIBT-3015-81C1-2		
31 Jan	Interest at 4.60% APY	+538,451	137,131,941
	Your interest is credited at the close of the Pallas Ring 10 day, and you write to the branch within the hour to confirm the figure. The branch has always been able to confirm it, and says so each time, in the same words. Ref. CIBT-3015-3612-5		

Closing balance, month by month

Highest 247,701,640 s · lowest 137,131,941 s



February 3014 January 3015

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 4792-8321 3015-01