CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lumi Quigley
Unit 176, Pallas Ring 10

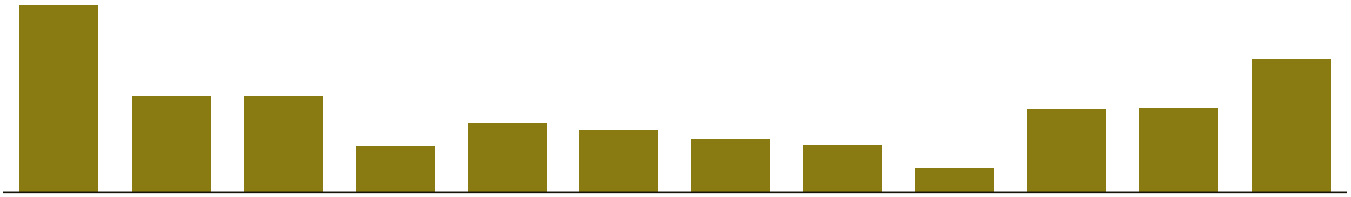
Account 8564-4975-2521
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
737,768,148 s	**+29,608,158 s**	**-3,219,114 s**	**764,157,192 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	ATM withdrawal: Phobos	-86,400	737,681,748
	The machine at Phobos dispenses sols from a drawer fitted before the station had its first oxygen plant, and nobody has asked it to change its stock. Your withdrawal was paid from that drawer, which the custodian describes as sound. Ref. CIBT-3003-C35B-5		
04 Jan	ATM withdrawal: Phobos	-86,400	737,595,348
	The balance printed after your withdrawal at Phobos was One Standard day higher than it should have been. The machine says it was waiting for the 4th to finish. The balance has been corrected on this statement, and the printed figure is struck through. Ref. CIBT-3003-8DDD-8		
09 Jan	Turbulence Cover	-12,134	737,583,214
	Turbulence claim, delay of 2 minutes on the Phobos crossing, paid in full. The carrier's log puts the delay at the start of the crossing and the branch's log at the end; the Bank has paid the mean of the two, and no one has disputed it. Ref. CIBT-3003-90FF-3		
11 Jan	Payroll credit: Cloudport Aerostat Lines	+5,056,967	742,640,181
	A pay credit from Cloudport Aerostat Lines at Phobos was posted before the local office closed for the night, the earliest the Bank will take a remittance from a world that keeps its own hours. The office asks that this be recorded as a courtesy to the wages. Ref. CIBT-3003-C330-5		
19 Jan	Transfer to joint account	-3,034,180	739,606,001
	Asked whether the joint account is still open, the Teller says yes, and asks whether the other holder knows. When told they do, she writes "knows" on the slip and underlines it once, for the auditors. Ref. CIBT-3003-E802-1		
28 Jan	Deposit: Hall E	+21,600,119	761,206,120
	The counter fee of 0.30 seconds on this deposit has been waived. The counter was shut that afternoon, and you left the envelope with a note asking that it be counted in the morning, which the officers found considerate. Ref. CIBT-3003-42C0-5		
31 Jan	Interest at 4.80% APY	+2,951,072	764,157,192
	Auditors' query on the 31st: the interest for 8 periods sums to the year's figure on the last page. The one second that does not appear there is listed separately as a rounding, in the depositor's favour. Ref. CIBT-3003-004F-6		

Closing balance, month by month

Highest 793,145,751 s · lowest 705,557,222 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  4975-2521  3003-01`