CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Juvonen
Unit 166, Pallas Ring 10

Account 8564-5984-7708
Period 1–31 January 2979
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
214,607,878 s	**+751,127 s**	**-9,089,349 s**	**206,269,656 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Transfer to own account: Svalbard	-7,992,372	206,615,506
	A sundry for the upkeep of a pen you left at the counter in 2977 is charged each quarter. The pen has been returned to you twice and left at the counter twice. The Bank has no objection, and nor, you say, has the pen. Ref. CIBT-2979-CCCA-5		
16 Jan	Temporal Health Plan	-39,937	206,575,569
	Premiums are rounded down to the second under clause 4.2 of the plan. The 39,937 on this statement was rounded accordingly, and the fraction left over has gone to the plan's reserve, where no one is charged for it. Ref. CIBT-2979-7EDE-0		
23 Jan	Transfer to joint account	-708,740	205,866,829
	The joint statement reaches Svalbard a day after it is printed here, so each month one holder reads the figure a day before the other. Neither has said which day that is, and both have agreed that the figure is the same either way. Ref. CIBT-2979-2431-1		
25 Jan	Memory Vault: box 30-434, quarter	-259,200	205,607,629
	Rent on box 30-434 for the quarter arrived with a note asking that the box be told it was paid for. The Vault has done so, in writing, and has filed the reply with the receipt. Ref. CIBT-2979-9F72-1		
26 Jan	ATM withdrawal: Svalbard	-86,400	205,521,229
	The Teller fans the bundle the way she was taught and announces that it is the same sum as yesterday's. The machine had also announced this, in a different voice. Ref. CIBT-2979-ECD5-6		
27 Jan	Slippage fee (Svalbard, 3 transfers)	-2,700	205,518,529
	Your 3 transfers were sent on time but arrived 29 days apart, because the second relay will not take a second transfer from the same branch on the same day. It follows this rule and has not yet explained it. Ref. CIBT-2979-D0A8-6		
31 Jan	Interest at 4.20% APY	+751,127	206,269,656
	Interest for the month was rounded to the nearest whole second at the close of the Pallas Ring 10 day. The second left over is paid at the next close rather than kept, and the Bank reports that this has happened 58 times since 2977. Ref. CIBT-2979-12DD-4		

Closing balance, month by month

Highest 263,904,593 s · lowest 206,269,656 s



February 2978 January 2979

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 5984-7708 2979-01