CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Juvonen
Unit 281, Pallas Ring 10

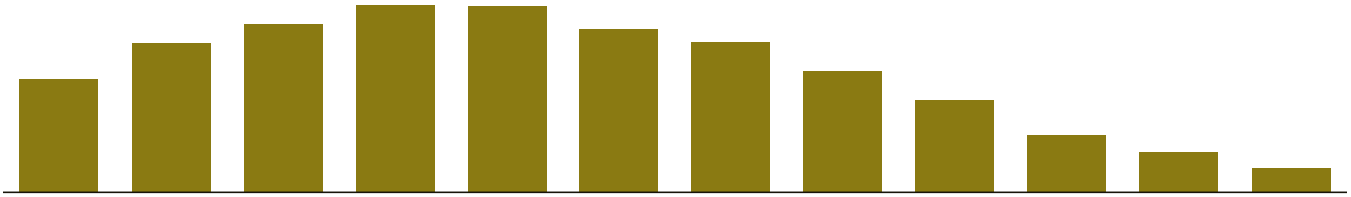
Account 8564-5984-7708
Period 1–31 January 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
87,601,784 s	**+1,487,839 s**	**-7,842,015 s**	**81,247,608 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	ATM withdrawal: Europa	-259,200	87,342,584
	At Europa the machine's day begins when the station's ring has turned, which is some way after ours. The withdrawal made on the 1st therefore posted on the day before it was made, and the Bank has allowed the difference. Ref. CIBT-2995-70FE-9		
01 Jan	Memory Vault: box 30-434, quarter	-259,200	87,083,384
	Each quarter's rent is brought to the desk a little early, in a canvas satchel with a broken buckle, on the grounds that the holder may not be there on the due day. The early payment is credited to the next quarter, and the custodians have begun to ask whether the box would also prefer to be early. Ref. CIBT-2995-B55A-4		
01 Jan	Transfer to own account: Europa	-6,312,645	80,770,739
	You pay the sundry in exact coin, counted out on the counter in the order you were taught as a child. The officer checks each one against the next and says nothing, which is how the Bank knows it is being paid properly. Ref. CIBT-2995-20AA-5		
13 Jan	ATM withdrawal: Europa	-259,200	80,511,539
	Cash on Europa is subject to that world's rounding, which the Bank does not dispute. The rounding was in your favour by 60 hundredths of a cycle, and the Bank has kept the hundredths for itself. Ref. CIBT-2995-4100-4		
16 Jan	Payroll credit: St. Catherine Bakeries	+1,181,233	81,692,772
	St. Catherine Bakeries pays by its own calendar, which this year gave you two pay days in one month and none in the next. The office calls the arrangement balanced over the year, and the Bank has never been able to dispute the year. Ref. CIBT-2995-388D-8		
20 Jan	Temporal Health Plan	-43,030	81,649,742
	Your cover renews each year on the 20th, and the renewal is entered on the statement before the premium is taken, so you can read what you are paying for before you pay it. Ref. CIBT-2995-62A4-8		
25 Jan	Transfer to joint account	-708,740	80,941,002
	The joint account's rounding is carried across transfers under Part Four of the Branch Standing Orders, so that the fraction left by one month is added to the next. It has been carried 6 times, and the last carry was paid to Kaito Rasmussen, who asked that it be noted as the first win. Ref. CIBT-2995-54F7-7		
31 Jan	Interest at 4.20% APY	+306,606	81,247,608
	St. Catherine Bakeries deposits its staff bonus into your savings in cycles and asks the Bank to pay the interest on it in the same unit, which the firm says is more dignified. The Bank has paid in cycles, and the firm has reported the dignity to its board. Ref. CIBT-2995-4AAD-7		

Closing balance, month by month

Highest 146,298,549 s · lowest 81,247,608 s



February 2994 — January 2995

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  2995-01`