CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Ivo Yardley
Unit 235, Pallas Ring 10

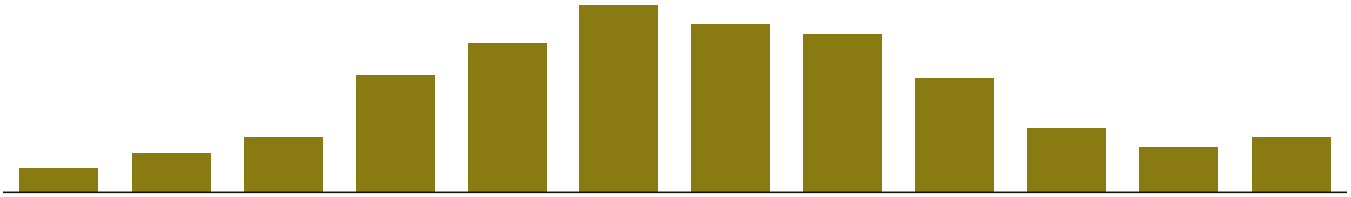
Account 8564-6842-7708
Period 1–31 January 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,526,839 s	**+1,154,805 s**	**-693,600 s**	**11,988,044 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Deposit: Hall E	+980,860	12,507,699
	The deposit was taken at the Titan dome window, where the glass is kept at the lake's temperature and the coins arrive in mittens. The sum was counted in watches and converted at the posted rate, and the damp marks on the slip have been left as they are. Ref. CIBT-2995-9AF5-2		
13 Jan	Memory Vault: box 83-426, quarter	-259,200	12,248,499
	Box 83-426 is kept on the Ceres sub-level, cut into the ice of the dwarf planet's crust, where the rent is charged by the local day. The local day is shorter than ours, so the quarter comes round sooner, and the custodians wear fleece under their coats. Ref. CIBT-2995-2E2D-4		
15 Jan	Payroll credit: Interworld Post	+138,404	12,386,903
	Your wages from Interworld Post come in on a Thursday, and by the Friday you have moved a tenth of them to 8564-6806-8452, leaving the rest where it sits. The pattern has held for 7 years, which the Bank calls a budget and the Teller calls a habit. Ref. CIBT-2995-A87C-0		
19 Jan	Slippage fee (L4 Habitat, 4 transfers)	-2,400	12,384,503
	The auditors reconciled these 4 crossings by computing slippage from the relay's clock at the sending end and the Head Office's at the receiving end. The two keep different time, and the difference is entered as a difference, not a loss, as in prior years. The auditors have asked for it to be sized to the second, and it is 0.30 s. Ref. CIBT-2995-FC12-3		
27 Jan	ATM withdrawal: L4 Habitat	-259,200	12,125,303
	The cash-time at L4 Habitat waited 31 days, because the machine had been told to pay out only after the concourse lamps were lit at last, and the lamps were late. Ref. CIBT-2995-065E-1		
29 Jan	ATM withdrawal: L4 Habitat	-172,800	11,952,503
	Your card was declined twice before the machine accepted it, because the first two requests reached the relay before it had caught up with the balance. No fee was charged on the third try, which is the one that worked. Ref. CIBT-2995-8F77-3		
31 Jan	Interest at 3.70% APY	+35,541	11,988,044
	The branch at Callisto posts interest against its own day, which is longer than ours by a margin the local desk describes as customary. The line falls two days after the one you would expect, and it is in the right place. Ref. CIBT-2995-BC87-1		

Closing balance, month by month

Highest 18,558,563 s · lowest 10,477,057 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  6842-7708  2995-01`