CORPORATE INSTITUTIONAL
# BANK OF TIME

**STATEMENT OF ACCOUNT**
Standard Time Deposit

**Cleo Voss**
Unit 76, Pallas Ring 10

Account 8564-6958-7708
Period 1–31 January 3018
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **619,633,211 s** | **+8,377,976 s** | **-53,633,799 s** | **574,377,388 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 05 Jan | Payroll credit: Belt Ore Consolidated | +5,847,808 | 625,481,019 |
| | Belt Ore Consolidated paid its share through the Positive Contact counter at Europa, in a unit the counter does not name. The counter asks that the sum be recorded in the unit of the wage itself, which is the only unit the Bank can read without asking. Ref. CIBT-3018-890E-4 | | |
| 09 Jan | Transfer to joint account | -3,508,685 | 621,972,334 |
| | The transfer to 8564-3100-5037 is 28 Standard days late. The mandate needs both signatures before any money moves, and one of them was waiting for the other to finish reading it. Ref. CIBT-3018-5093-3 | | |
| 11 Jan | ATM withdrawal: Europa | -86,400 | 621,885,934 |
| | Your withdrawal was posted 29 days late because the concourse door at Europa was kept shut on the 11th for a survey of the ceiling. The machine was on the wrong side of the door, and the survey took the whole day. Ref. CIBT-3018-37D7-3 | | |
| 11 Jan | Slippage fee (Europa, 2 transfers) | -1,800 | 621,884,134 |
| | The fee for the period is higher than usual because the Europa relay was down for 29 days, and every transfer went by the longer route. The longer route is charged at the longer rate, as the posted rates say. Ref. CIBT-3018-6760-5 | | |
| 17 Jan | Transfer to own account: Europa | -49,864,114 | 572,020,020 |
| | Sundries round the other way from deposits. Where a deposit rounds down, a sundry rounds up, so the Bank is never out of pocket by a fraction in either direction; this one has been rounded up by 0.979. Ref. CIBT-3018-C54A-1 | | |
| 18 Jan | ATM withdrawal: Europa | -172,800 | 571,847,220 |
| | Asked whether the machine was reliable, the Teller said it was reliable in the sense that it was always there, and that she had never known it to be anywhere else. Ref. CIBT-3018-72CA-1 | | |
| 31 Jan | Interest at 4.90% APY | +2,530,168 | 574,377,388 |
| | Interest on this account was accrued for 30 days of the month at the Mars Station rate, which is higher than ours. The Bank has converted it at the posted rate, and the figure on this statement is the one that stands. Ref. CIBT-3018-F1B9-6 | | |

### Closing balance, month by month

Highest 638,669,839 s · lowest 444,038,570 s



February 3017 — January 3018

*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  6958-7708  3018-01`