CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Ashgrove
Unit 350, Pallas Ring 10

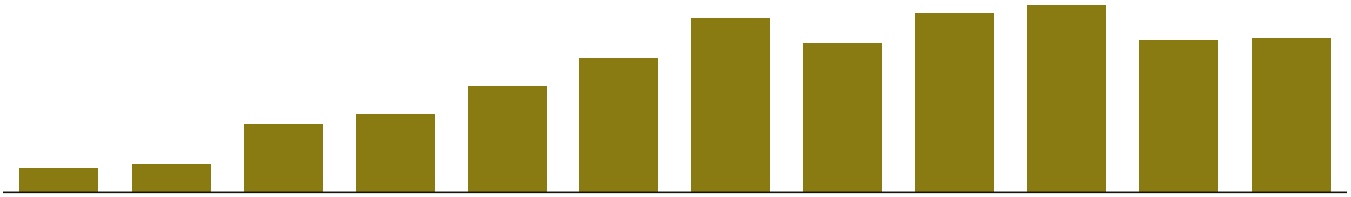
Account 8564-7614-1663
Period 1–31 January 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,181,616,500 s	**+17,951,341 s**	**-13,298,231 s**	**2,186,269,610 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Payroll credit: Ganymede Heights Infirmary	+9,043,074	2,190,659,574
	No charge was made on the Ganymede Heights Infirmary wages arriving on a day the Bank was closed. The Bank does not charge for money that arrives when it is itself shut, and it does not regard this as a favour. Ref. CIBT-3025-1319-8		
01 Jan	Slippage fee (Mars Station, 7 transfers)	-2,100	2,190,657,474
	You always send the second transfer before the first has landed, so the relay must decide which one to charge. It charges the second, which is the one you were not expecting to pay for. Ref. CIBT-3025-20CE-6		
03 Jan	Temporal Health Plan	-24,587	2,190,632,887
	The claim was reviewed on the 3rd. The reviewer wished to know whether the injury had been sustained in the course of work or merely on the way to it, and was satisfied with the answer, which was a bus. Ref. CIBT-3025-918F-4		
06 Jan	ATM withdrawal: Mars Station	-172,800	2,190,460,087
	You take the same sum from the machine at Mars Station each time you pass through, and the machine has learned to offer it before you ask. The custodian records this as a courtesy from the machine, and has never found the setting that causes it. Ref. CIBT-3025-240D-0		
10 Jan	ATM withdrawal: Mars Station	-172,800	2,190,287,287
	The withdrawal waited 60 minutes in the queue at the Hall E hatch, after the cash had been counted. The Bank has credited those minutes back to your account as interest on the sum, at the day's rate. Ref. CIBT-3025-1ECF-7		
22 Jan	Transfer to own account: Mars Station	-12,925,944	2,177,361,343
	The Moon office posts its sundries after the lunar fortnight, so a fee raised at the start of one month may not be taken until the next. The Bank has been asked to admit the fault lies with the fortnight, and has admitted it. Ref. CIBT-3025-A301-5		
31 Jan	Interest at 4.90% APY	+8,908,267	2,186,269,610
	The interest for the 31st was held 29 Standard days at Mars Station, because the local office's printer had run out of forms and the figure could not be set until a new run arrived. The figure was set on arrival, and the interest was paid in full. Ref. CIBT-3025-653B-6		

Closing balance, month by month

Highest 2,259,785,371 s · lowest 1,887,978,203 s



February 3024 January 3025

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  7614-1663  3025-01`