CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Priya Whitlock
Unit 211, Pallas Ring 10

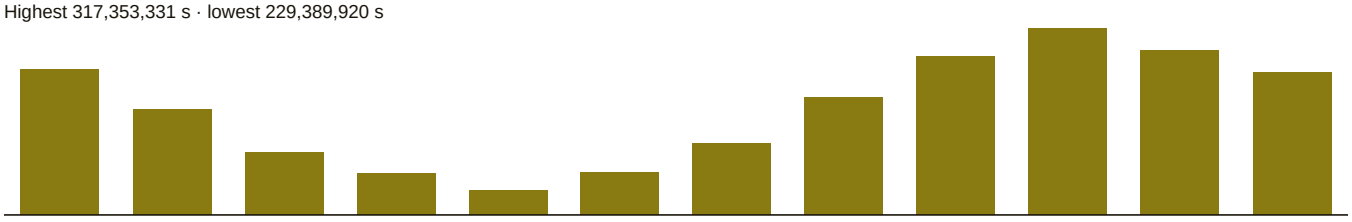
Account 8564-7861-1663
Period 1–31 January 3002
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
305,444,600 s	**+2,031,623 s**	**-13,896,145 s**	**293,580,078 s**

Date	Description	Amount (s)	Balance (s)
08 Jan	ATM withdrawal: Luna	-259,200	305,185,400
	The machine at the Ganymede Heights Infirmary depot held the withdrawal for 37 minutes so that the night shift could be counted out first. The Bank regards the order as correct and the wait as the depot's, not yours. Ref. CIBT-3002-4000-3		
09 Jan	ATM withdrawal: Luna	-86,400	305,099,000
	No fee on this withdrawal, which took the whole of the balance you had asked to keep aside for the month. The Bank regards a clean withdrawal as its own reward and charges nothing for it. Ref. CIBT-3002-8F7C-5		
11 Jan	Payroll credit: Ganymede Heights Infirmary	+1,089,836	306,188,836
	An overpayment of 12 d 14:43:56 from Ganymede Heights Infirmary was returned to its office without a fee, the Bank having decided that a sum sent in error is not one on which to take a percentage. Ref. CIBT-3002-3D51-8		
12 Jan	Transfer to own account: Luna	-13,548,145	292,640,691
	A sundry paid on the 12th was described on the slip as a repayment and on the ledger as a gift. The depositor asked for it to be called a repayment, and the ledger has been corrected to match the slip, which is the more accurate of the two. Ref. CIBT-3002-23A6-7		
14 Jan	Slippage fee (Luna, 4 transfers)	-2,400	292,638,291
	Fees are worked to the thousandth of a second and then cut to the whole second. The 0.958 that remains on this statement is not lost; it is added to the next crossing that runs the same way. Ref. CIBT-3002-D053-7		
31 Jan	Interest at 3.70% APY	+941,787	293,580,078
	The fee on the interest was refunded in cash. The holder counted it at the window, gave it back, and said it was not his; the Bank replied that interest rarely is. Ref. CIBT-3002-2A9F-9		

Closing balance, month by month

Highest 317,353,331 s · lowest 229,389,920 s



February 3001 January 3002

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 7861-1663 3002-01