CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wren Lindqvist
Unit 350, Pallas Ring 10

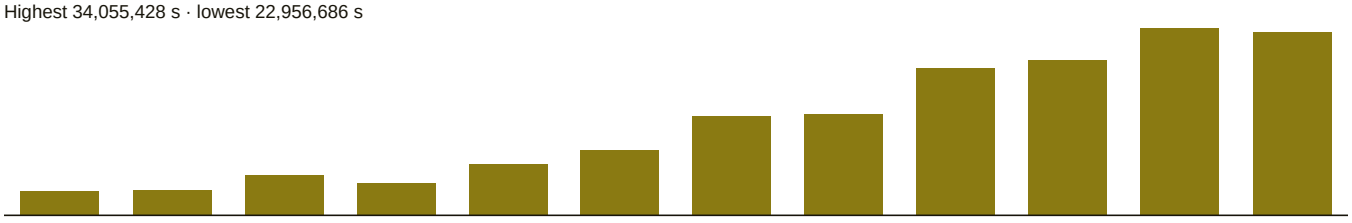
Account 8564-8564-3261
Period 1–31 January 2975
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
34,055,428 s	**+517,999 s**	**-765,004 s**	**33,808,423 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Payroll credit: the Ceres Ring Assay Office	+381,778	34,437,206
	You bring the envelope from the Ceres Ring Assay Office back to the counter after the credit has posted, to be sure nothing has been taken from it. Nothing ever has. The Teller keeps the envelopes in the drawer with the others. Ref. CIBT-2975-57BD-7		
03 Jan	Transfer to own account: Kepler Ring	-328,804	34,108,402
	Sundry items are rounded up to the next whole turn when they are small and down when they are large, on the principle that a small debt should grow and a large one shrink. This one was small, and has grown by 0.959. Ref. CIBT-2975-CD75-8		
04 Jan	Slippage fee (Kepler Ring, 7 transfers)	-4,200	34,104,202
	Your habit is to send each transfer back the way it came, to be sure it arrived. The relay counts that as a second crossing and charges for it, and you regard the charge as the price of certainty, which the Bank has no argument against. Ref. CIBT-2975-6C44-0		
20 Jan	ATM withdrawal: Kepler Ring	-172,800	33,931,402
	You take turns from the machine at Kepler Ring rather than from the counter, always the smallest denomination it offers. The officer at Hall E asked whether this is a preference or a rule. You said it was a habit, which is the same thing with less paperwork. Ref. CIBT-2975-B71A-0		
28 Jan	ATM withdrawal: Kepler Ring	-259,200	33,672,202
	The machine asked whether you wanted a receipt. You said yes, took it, and walked away before it had finished printing, which the officer on the concourse regards as a tactful answer. Ref. CIBT-2975-4B95-3		
31 Jan	Interest at 4.80% APY	+136,221	33,808,423
	The staff bonus from the Ceres Ring Assay Office is paid into this account each spring. The firm's pay office books it as interest because it prefers the word, and the Bank has followed the firm's wording on the line and not the wording of the scheme. Ref. CIBT-2975-B411-1		

Closing balance, month by month

Highest 34,055,428 s · lowest 22,956,686 s



February 2974 January 2975

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 8564-3261 2975-01