CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Leda Okonkwo-Wetherby
Unit 70, Pallas Ring 10

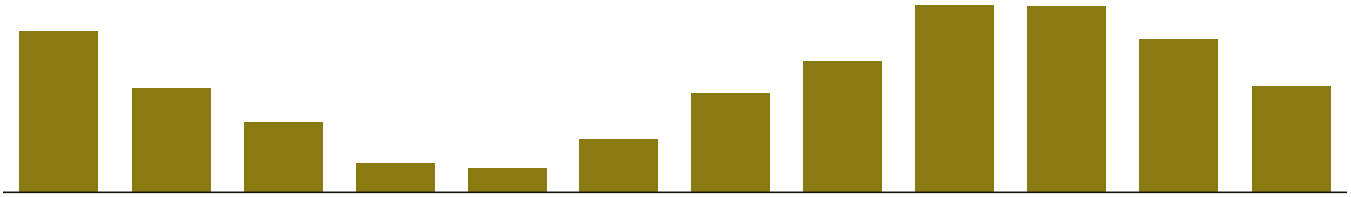
Account 8564-8564-7130
Period 1–31 January 2944
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
18,294,004 s	**+188,364 s**	**-2,710,143 s**	**15,772,225 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Transfer to own account: New Orleans Sector	-2,347,367	15,946,637
	A transfer to 8564-8564-7130 from New Orleans Sector arrived in days and was converted at the posted rate on the day it landed, not the day it left. The sender's office asked which day the Bank meant, and the Bank has said the day it landed. Ref. CIBT-2944-854E-1		
16 Jan	Temporal Health Plan	-21,972	15,924,665
	The plan's premium on the 16th was paid with a station allowance attached, which the plan's officer describes as an unusual pairing and has not objected to. Ref. CIBT-2944-F229-8		
20 Jan	Payroll credit: Ganymede Heights Infirmary	+135,007	16,059,672
	Each pay day you ask for the Ganymede Heights Infirmary envelope back, empty, and hold it up to the window before you go. The officers no longer ask why. They hand it over with the slip, as though the envelope were part of the sum. Ref. CIBT-2944-8D92-2		
25 Jan	Slippage fee (New Orleans Sector, 2 transfers)	-600	16,059,072
	When the fee was rounded it came out 300 seconds below the posted rate, and the difference has been left in your favour without comment, as the rounding rule allows and nobody has thought to ask it to explain. Ref. CIBT-2944-98CC-8		
27 Jan	Transfer to joint account	-81,004	15,978,068
	The fee for the late posting of the transfer to 8564-1571-8936 was not taken. The transfer arrived 31 days late from New Orleans Sector, and the Bank considers that lateness a fault of the relay and not of the holders. Ref. CIBT-2944-6721-9		
29 Jan	ATM withdrawal: New Orleans Sector	-259,200	15,718,868
	No fee is charged on the withdrawal shown for the 29th. The schedule allows one free cash-time withdrawal in each Standard week, and this was the one. Ref. CIBT-2944-1223-1		
31 Jan	Interest at 3.50% APY	+53,357	15,772,225
	The statement shows interest to the second. The balance itself is held to the tenth, so the figure printed is a rounding of the figure used. The difference goes to the Bank's favour in each month and to yours in each year, which is the arrangement the Bank describes as balanced. Ref. CIBT-2944-5A36-4		

Closing balance, month by month

Highest 20,098,302 s · lowest 11,428,808 s



February 2943 January 2944

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  8564-7130  2944-01`