CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Teodor Ellsworth
Unit 108, Pallas Ring 10

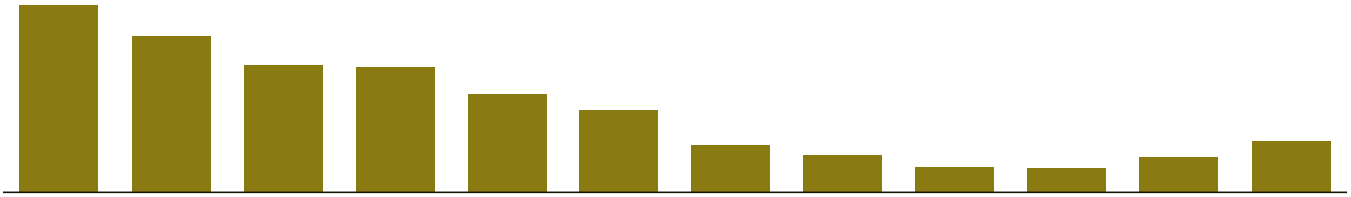
Account 8564-8564-8807
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
992,958,740 s	**+23,864,544 s**	**-2,846,206 s**	**1,013,977,078 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Transfer to joint account	-2,580,706	990,378,034
	The joint transfer now comes through St. Catherine Bakeries's payroll office, which sends it a few seconds before the due date. The early seconds are charged to the account, not to the holders, and the office has been told so. Ref. CIBT-3003-996A-1		
06 Jan	Deposit: Hall E	+16,418,997	1,006,797,031
	Auditors' query: why is this deposit credited on a Sunday? The counter was open by special arrangement, the officer was on duty, and the holder had sealed the envelope on the Saturday and asked for it to be counted on the day the Bank keeps shut. The auditors found the request reasonable and have minuted it so. Ref. CIBT-3003-1EA5-4		
17 Jan	ATM withdrawal: Phobos	-172,800	1,006,624,231
	The machine at Phobos has asked to be replaced. The branch has declined, on the grounds that it remains the most reliable object in the building, and the building has few other claims to that. Ref. CIBT-3003-5421-2		
24 Jan	Slippage fee (Phobos, 7 transfers)	-6,300	1,006,617,931
	"Slippage" on your transfers this month was 0.30 s per crossing. You asked the Bank to explain it, and the Bank did. You have asked again. The Bank will explain it again, in the same words, and has added a note that the explanation is not a complaint. Ref. CIBT-3003-5C01-5		
25 Jan	Payroll credit: St. Catherine Bakeries	+4,301,178	1,010,919,109
	Wages from St. Catherine Bakeries at Phobos, where the office keeps the local day of its own dock. A payment made late there is credited at the next posted second, which the local officer describes as a courtesy and this branch describes as arithmetic. Ref. CIBT-3003-A240-3		
28 Jan	ATM withdrawal: Phobos	-86,400	1,010,832,709
	You count the notes at the machine, then again at the counter, then once more on the way out of the concourse, and each count comes out the same. The officer on duty no longer offers a fourth, since the three are always enough. Ref. CIBT-3003-8987-2		
31 Jan	Interest at 3.80% APY	+3,144,369	1,013,977,078
	You check this line each month against the figure on the envelope, and each month the figures agree. The Teller has begun to look for the envelope before she looks for the account. Ref. CIBT-3003-9385-5		

Closing balance, month by month

Highest 1,194,527,603 s · lowest 978,737,200 s



February 3002 January 3003

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  8564-8807  3003-01`