CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Anouk Bracegirdle
Unit 22, Pallas Ring 10

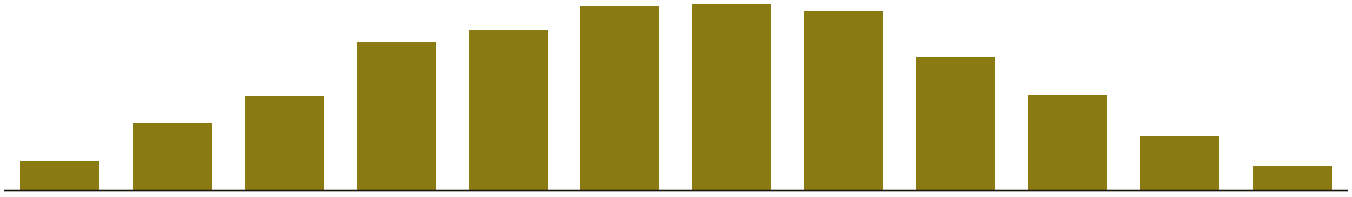
Account 8564-9804-7708
Period 1–31 January 2977
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
94,635,935 s	**+1,362,998 s**	**-9,377,501 s**	**86,621,432 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Payroll credit: Phobos Drydock	+984,455	95,620,390
	Phobos Drydock sends a wage in the form of a voucher redeemable at its own canteen. The Bank converts the voucher at the posted rate and credits it in seconds. The canteen has been asked to accept seconds in return and has said it will think about it. Ref. CIBT-2977-B90C-5		
11 Jan	ATM withdrawal: Mars Station	-86,400	95,533,990
	The card was kept by the machine at Mars Station for 47 minutes while the Bank's ledger caught up with a withdrawal you had already made. You had walked off with the notes by then, and the machine has been asked to return the card with a note apologising for its pace. Ref. CIBT-2977-499F-3		
23 Jan	ATM withdrawal: Mars Station	-172,800	95,361,190
	Your card was declined twice before the machine accepted it, because the first two requests reached the relay before it had caught up with the balance. No fee was charged on the third try, which is the one that worked. Ref. CIBT-2977-AAAA-7		
26 Jan	Temporal Health Plan	-40,070	95,321,120
	The procedure on this line was described in error as a follow-up. It was the original procedure, performed a second time because the first was not written down, and the description has been corrected to match. Ref. CIBT-2977-A2CE-8		
29 Jan	Transfer to own account: Mars Station	-9,078,231	86,242,889
	The conversion to sols was made to four places and rounded to two, which is the rule for sundries between worlds. The rounding came to 0.954 in your favour. Ref. CIBT-2977-7D2F-0		
31 Jan	Interest at 4.80% APY	+378,543	86,621,432
	A balance of 0.984 of a sol earns nothing a day, and the Bank has credited the nothing on the line where it belongs, so the statement shows that the balance was seen. Ref. CIBT-2977-9EBD-7		

Closing balance, month by month

Highest 129,406,250 s · lowest 86,621,432 s



February 2976 January 2977

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 9804-7708 2977-01