CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Anouk Bracegirdle
Unit 45, Pallas Ring 10

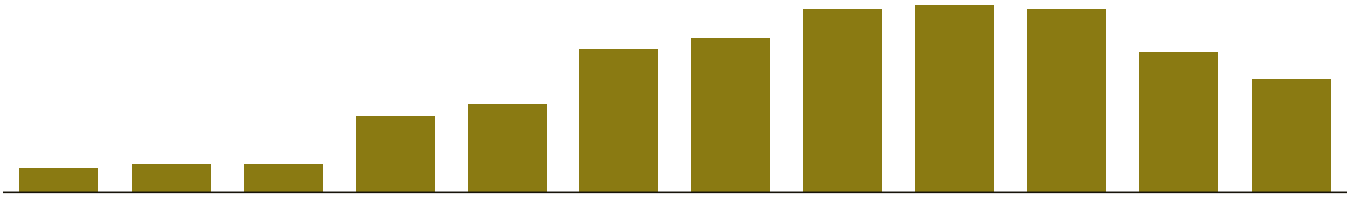
Account 8564-9804-7708
Period 1–31 January 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
92,772,867 s	**+1,355,546 s**	**-9,148,020 s**	**84,980,393 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Payroll credit: Phobos Drydock	+984,455	93,757,322
	For the auditors: this wage came from a remittance whose payroll number is already on the register under another employer's name. The sum agrees and the employer does not, so the entry has been kept on Phobos Drydock's side and the register note left as found. Ref. CIBT-3022-0473-5		
07 Jan	Slippage fee (Io, 3 transfers)	-1,800	93,755,522
	The fee on this line was checked against the schedule, the relay's log and the statement, and all three agree to the second. The auditors describe the result as suspicious and have minuted it as such, pending a second check that nobody has yet been able to schedule. Ref. CIBT-3022-B80B-5		
07 Jan	Temporal Health Plan	-26,525	93,728,997
	The consultation was billed by a clinic on Io whose receipt is written in a hand the plan cannot read. The plan has paid it on the strength of the stamp in the corner, which it can. Ref. CIBT-3022-4C39-6		
16 Jan	ATM withdrawal: Io	-259,200	93,469,797
	On Io the cash-time machine is switched off through the station's night. Your withdrawal, made in the last minute before the switch, was paid out at first light, and the sum is the one you asked for; the wait was the station's. Ref. CIBT-3022-D824-5		
16 Jan	Transfer to own account: Io	-8,687,695	84,782,102
	The fee on a disputed sundry is held in suspense until the dispute closes, and returned if the holder wins. The holder won, and the officer says the Bank has never before paid a fee back to a question. Ref. CIBT-3022-CB51-4		
21 Jan	ATM withdrawal: Io	-172,800	84,609,302
	A Positive Contact client at Io draws against a sum that is not in seconds at all, and the machine converts it on the way out. The conversion is printed on the receipt in a notation the Bank has been asked not to explain. Ref. CIBT-3022-DC2E-3		
31 Jan	Interest at 4.80% APY	+371,091	84,980,393
	Interest for the Pallas Ring 10 day is credited at close. The Teller says the close is the only part of the day anybody can be sure of: the morning figure is always a little optimistic and the afternoon one always a little late. Ref. CIBT-3022-4DE4-0		

Closing balance, month by month

Highest 106,207,043 s · lowest 59,156,409 s



February 3021 — January 3022

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  3022-01`