CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Ulla Whitlock
Unit 355, Pallas Ring 10

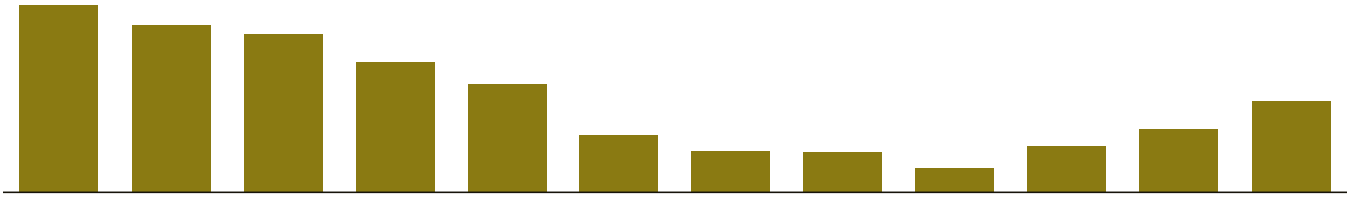
Account 8564-9809-0708
Period 1–31 January 3027
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
138,420,590 s	**+8,960,001 s**	**-360,733 s**	**147,019,858 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	ATM withdrawal: L4 Habitat	-86,400	138,334,190
	You draw One Standard day on the first working day of the month and leave the notes in the envelope marked for the month after, so that the envelope is always one ahead. The officer asks whether the envelope is still needed, and you say that it is. Ref. CIBT-3027-61F0-5		
19 Jan	Memory Vault: box 22-283, quarter	-259,200	138,074,990
	Auditors' query: box 22-283 has been paid in full since 3023, and each quarter's rent was entered on the day it was paid, not the day it fell due. The auditors asked the custodian to explain the difference, and the custodian explained that the day paid is the only day that can be proved. Ref. CIBT-3027-C3E3-2		
22 Jan	Slippage fee (L4 Habitat, 4 transfers)	-1,200	138,073,790
	The slippage for this period is 0.30 s per Standard day. The officer at the window reads the figure out in the tone of someone giving the forecast for a world where the weather never changes. Ref. CIBT-3027-919B-3		
25 Jan	Deposit: Hall E	+7,531,076	145,604,866
	The Teller points out that the coins were all facing the same way. In her experience this is a sign of either good character or a long wait, and she has not yet decided which. Ref. CIBT-3027-09FF-9		
27 Jan	Payroll credit: Kepler Ring Hydroponics	+863,708	146,468,574
	Wages from Kepler Ring Hydroponics for the period ending on the 27th of the month. The employer's payroll office files in its own local time, which is why this credit appears to arrive before it was sent. It did not; see clause 1.2 of your terms. Ref. CIBT-3027-EAAA-8		
27 Jan	Turbulence Cover	-13,933	146,454,641
	You file your claims in the morning, when the claim desk is still opening its post, and the underwriters have noted the hour without remark. The desk has never once been ready for you, and you have never once seemed to mind. Ref. CIBT-3027-6714-4		
31 Jan	Interest at 4.90% APY	+565,217	147,019,858
	Interest on the Europa side is posted by the under-ice office, which reads its figures by a lamp in the tunnel and sends them up in a sealed tube. The tube is always a little late, and the interest is always a little bigger for the wait. Ref. CIBT-3027-4DBE-9		

Closing balance, month by month

Highest 176,506,966 s · lowest 126,288,640 s



February 3026 — January 3027

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 9809-0708 3027-01