CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Esme Szabo
Unit 271, Pallas Ring 10

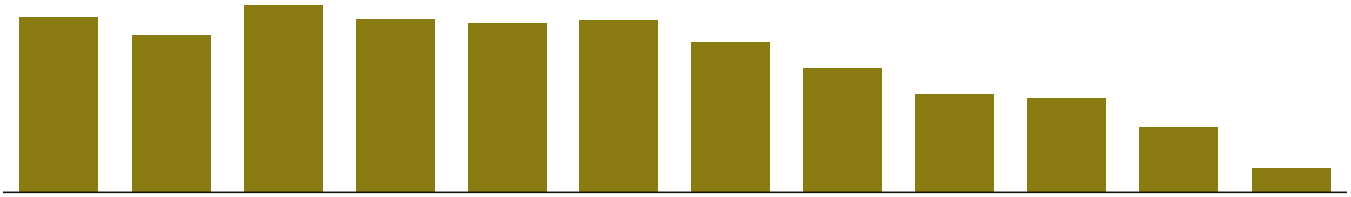
Account 8564-1128-5708
Period 1–31 January 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
473,713,425 s	**+9,970,470 s**	**-57,307,259 s**	**426,376,636 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Transfer to joint account	-3,605,706	470,107,719
	Monthly transfer to joint account 8564-9719-9625, as instructed by both holders. Xan Northcott has asked for a copy of this statement; one has been sent under separate cover. Ref. CIBT-2995-7AB6-7		
06 Jan	Mech Veterans' Time Pension	+2,066,107	472,173,826
	Your balance is checked on the day the pension arrives, every month, by a clerk who does not read the figure out but makes a small blue tick beside it. The tick is the Bank's way of saying that the figure is correct, and the Bank has never used it for anything else. Ref. CIBT-2995-DF04-5		
17 Jan	ATM withdrawal: Titan	-259,200	471,914,626
	An instalment of 259,200 is drawn at Titan on the 17th. It is the eleventh of its kind this year, the same sum each time, which is why the machine no longer asks you to confirm it. Ref. CIBT-2995-27D0-8		
20 Jan	Turbulence Cover	-16,166	471,898,460
	The policy was recorded under the old name of its route, which the underwriters renamed after a dispute about the sea it crosses. The renaming was made on the 20th; the premium is the same, and so is the route, whatever it is called. Ref. CIBT-2995-3372-4		
21 Jan	Transfer to own account: Titan	-53,398,078	418,500,382
	The transfer from Xan Northcott was sent with a reference in cycles and a sum in seconds, and the clerk at Hall E asked for both to be the same. They were not. The sum has been posted as sent, and the reference has been left as it came. Ref. CIBT-2995-8796-9		
22 Jan	Payroll credit: Phobos Drydock	+6,009,510	424,509,892
	The receiving charge on the Phobos Drydock wages was not taken. The payroll office asked that its staff not be charged for being paid, and the Bank, which had charged them for nothing else, agreed. Ref. CIBT-2995-8101-9		
26 Jan	Temporal Health Plan	-28,109	424,481,783
	The claim for 9 sessions was entered with the start of the course and not the end. That made the cover appear to lapse a month early. It did not lapse. The end date has been restored, and the cover is shown as continuous, as it was. Ref. CIBT-2995-7BAD-1		
31 Jan	Interest at 4.80% APY	+1,894,853	426,376,636
	A carrier on the Titan run delivered the rate notice 31 days after the rate took effect. The notice was posted at Hall E the morning it arrived, and the rate is applied from its effective date, since the carrier's lateness is not the account's to pay for. Ref. CIBT-2995-1179-7		

Closing balance, month by month

Highest 613,707,467 s · lowest 426,376,636 s



February 2994 — January 2995

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  1128-5708  2995-01`