CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Esme Szabo
Unit 292, Pallas Ring 10

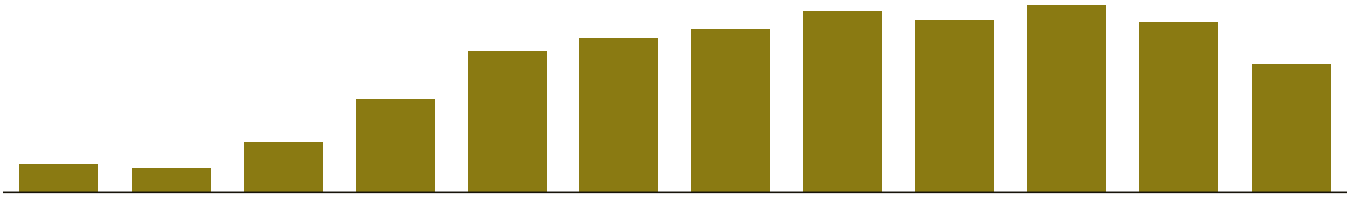
Account 8564-1128-5708
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
659,208,596 s	**+4,894,446 s**	**-34,214,712 s**	**629,888,330 s**

Date	Description	Amount (s)	Balance (s)
08 Jan	ATM withdrawal: Callisto	-86,400	659,122,196
	The withdrawal was held for 28 Standard days because the local clock showed it as made on the previous day. The Bank has accepted the machine's account of the date; the sum is the sum you asked for. Ref. CIBT-3003-2BAE-8		
12 Jan	Temporal Health Plan	-31,337	659,090,859
	The physiotherapy claim from Callisto was held 30 days because the tide had turned after the schedule was posted. The plan has paid it in full, and the wait has been recorded against the provider's account, not yours. Ref. CIBT-3003-5ABE-1		
17 Jan	Transfer to joint account	-3,605,706	655,485,153
	Xan Northcott has initialled the foot of every joint statement since 2999, always a moment after you have. The officers have stopped looking up when the second set of initials appears. Ref. CIBT-3003-9BD7-4		
21 Jan	Transfer to own account: Callisto	-30,229,069	625,256,084
	The Mars desk raises its sundries in sols and posts them on the Standard day, so a fee paid there is a sol old by the time it reaches home. The desk asks that the sol be treated as the more honest unit. Ref. CIBT-3003-ECF7-9		
23 Jan	Mech Veterans' Time Pension	+2,257,612	627,513,696
	The upgrade allowance on the 23rd was entered against the mark of a limb the veteran does not own. The mark has been corrected to the limb that was fitted, which is in the clinic's records and is, the clinic says, a somewhat better limb. Ref. CIBT-3003-B619-4		
26 Jan	ATM withdrawal: Callisto	-259,200	627,254,496
	For the auditors: this withdrawal is one of 50 sampled from the Hall E machines this quarter, and it agrees to the machine's journal to the second. No reply is required. Ref. CIBT-3003-7824-1		
29 Jan	Slippage fee (Callisto, 5 transfers)	-3,000	627,251,496
	The far operator at Callisto describes your 31-day wait as a courtesy, and the Bank describes it as a pending tray. The fee is 3,000 s, and it does not change with the description. Ref. CIBT-3003-64AD-7		
31 Jan	Interest at 4.80% APY	+2,636,834	629,888,330
	Interest is rounded at the close of each day rather than each second, which spares depositors a great many small figures. The effect on your balance this month was 56 seconds in your favour, and no one has complained. Ref. CIBT-3003-5511-2		

Closing balance, month by month

Highest 670,874,852 s · lowest 558,062,374 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  1128-5708  3003-01`