CORPORATE INSTITUTIONAL

# BANK OF TIME

**STATEMENT OF ACCOUNT**

Standard Time Deposit

**Esme Szabo**
Unit 29, Pallas Ring 10

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

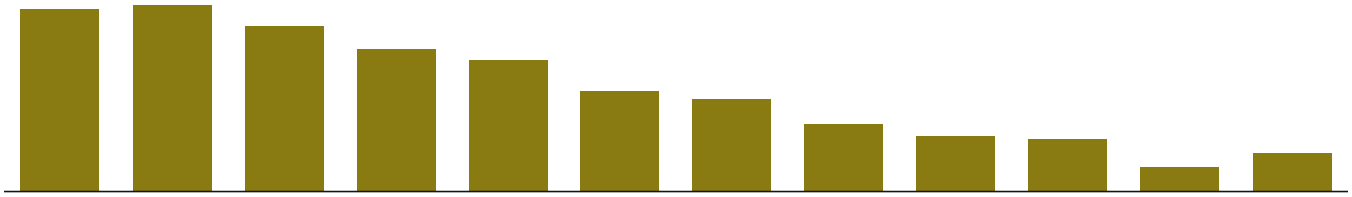
| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **329,112,659 s** | **+29,986,504 s** | **-3,835,123 s** | **355,264,040 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 01 Dec | Deposit: Hall E | +20,972,482 | 350,085,141 |
| | You write the sum in words before you write it in figures, and the figures come out a little smaller in your hand than the words. The officers record this as diligence, which it is. Ref. CIBT-3003-3201-6 | | |
| 09 Dec | Slippage fee (Callisto, 2 transfers) | -1,200 | 350,083,941 |
| | Every crossing you make is entered in pencil first and in ink an hour later, once the relay has confirmed it. The pencil figures are kept in the file. They have never been wrong, which the officer says is the only thing about pencil the Bank can admire. Ref. CIBT-3003-8710-6 | | |
| 09 Dec | Turbulence Cover | -20,588 | 350,063,353 |
| | The route now runs through a station with a clock in every corridor. The carrier says the view is worth the wait, and the Bank has allowed for a longer wait accordingly. Ref. CIBT-3003-E269-8 | | |
| 10 Dec | Temporal Health Plan | -34,829 | 350,028,524 |
| | Phobos Drydock's occupational clinic billed the plan for 9 sessions under the firm's own code. The plan has paid, on the understanding that the firm will explain the billing to its own staff, and the firm has been asked to do so. Ref. CIBT-3003-812E-2 | | |
| 12 Dec | Mech Veterans' Time Pension | +1,688,062 | 351,716,586 |
| | The fee for a second pension book has been waived. The first went down a well at Callisto with a reading lamp, and the office was not willing to make you pay for the lamp. Ref. CIBT-3003-6981-4 | | |
| 18 Dec | ATM withdrawal: Callisto | -86,400 | 351,630,186 |
| | A withdrawal made on the 18th was not posted until 28 days later, because the machine at Callisto had been serviced and its ledger carried away to be read by hand. The custodian who read it reports that the figures had been right all along; the machine had simply not been asked. Ref. CIBT-3003-C1C1-0 | | |
| 19 Dec | Transfer to joint account | -3,605,706 | 348,024,480 |
| | No fee on the transfer to 8564-9719-9625. The slip came in with both holders' names on it, and the Bank holds that a form signed twice is a form signed once, only more carefully. Ref. CIBT-3003-9984-0 | | |
| 21 Dec | ATM withdrawal: Callisto | -86,400 | 347,938,080 |
| | The Teller counted the notes twice at the window, once for you and once because you had asked how many there were. The figure was the same both times, which she describes as the only pleasant surprise of the morning. Ref. CIBT-3003-80A2-7 | | |
| 26 Dec | Payroll credit: Phobos Drydock | +6,009,510 | 353,947,590 |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| | Your wage from Phobos Drydock is paid on the last working day, but the firm keeps a second pay day for its own accounts. On that day it sends the Bank a slip with nothing on it but the words "for your records", and the slip is filed with your records. Ref. CIBT-3003-250A-4 | | |
| 31 Dec | Interest at 4.80% APY | +1,316,450 | 355,264,040 |
| | You were asked whether you would prefer the fee waived or the interest rounded. You said both, and the Teller has done both and written it down in her own hand. Ref. CIBT-3003-6756-4 | | |

### Closing balance, month by month

Highest 637,948,451 s · lowest 329,112,659 s



January 3003 December 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 3003-12`