CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Cleo Achterberg
Unit 271, Pallas Ring 10

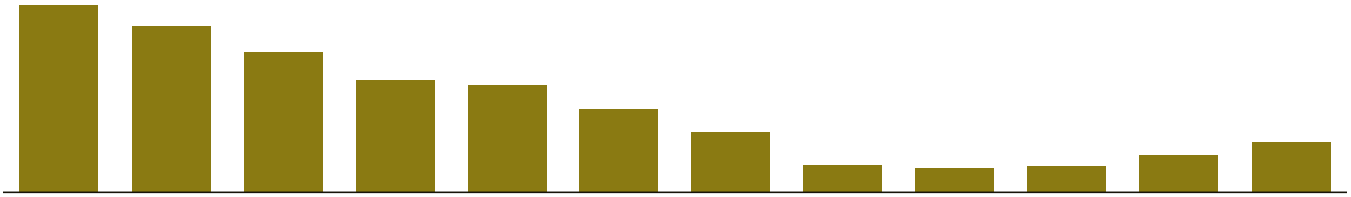
Account 8564-1525-0708
Period 1–28 February 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
64,134,951 s	**+1,918,191 s**	**-475,050 s**	**65,578,092 s**

Date	Description	Amount (s)	Balance (s)
12 Feb	ATM withdrawal: Singapore Sector	-259,200	63,875,751
	The fee on a withdrawal at Singapore Sector is charged on the sum rounded up to the next day. The machine rounds up. You do not. The Bank has noticed the arrangement and has decided, for once, to split the difference. Ref. CIBT-2995-04A5-5		
15 Feb	Deposit: Hall E	+1,291,503	65,167,254
	Each note on the slip was rounded to its own whole unit before the total was taken, so the total is 0.959 lower than the figure written on the envelope. The total is the one that matters, and it is correct. Ref. CIBT-2995-A3C6-4		
16 Feb	Slippage fee (Singapore Sector, 8 transfers)	-7,200	65,160,054
	The slippage on your monthly pension transfer to 8564-6990-9472 is calculated again from the start each month, although the route is the same 8 crossings it has been since 2992 and has not moved. Ref. CIBT-2995-7322-3		
18 Feb	Temporal Health Plan	-35,850	65,124,204
	The premium for your dependants is paid by standing order on the 18th of each month, unchanged since 2992. The dependants have not been consulted, and the plan has not yet found a way to ask them. Ref. CIBT-2995-F858-2		
22 Feb	Payroll credit: Harbourfront Shipping	+434,284	65,558,488
	You have asked three times for the wage to be paid into the joint account. The branch has written three times to say it is already in yours, and you have not contested the answer, which the branch records as agreement, though it would have liked a word. Ref. CIBT-2995-50F7-3		
25 Feb	ATM withdrawal: Singapore Sector	-172,800	65,385,688
	The receipt printed at Singapore Sector on the 25th, but the withdrawal was not recorded until 30 days later. The machine had been asked to hold its entries until the local day closed, and it did. The receipt also carries a second reference that belongs to an account with no holder's name; the custodian has filed it with the first. Ref. CIBT-2995-CF21-3		
28 Feb	Interest at 3.60% APY	+192,404	65,578,092
	The interest falls due each month on the same afternoon, and you come down to the window to see whether it has been paid. It always has. The Teller now says "still" when she sees you, and you take it as a greeting. Ref. CIBT-2995-D6DC-4		

Closing balance, month by month

Highest 81,486,064 s · lowest 62,584,819 s



March 2994 February 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  1525-0708  2995-02`