CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Vantongeren
Unit 294, Pallas Ring 10

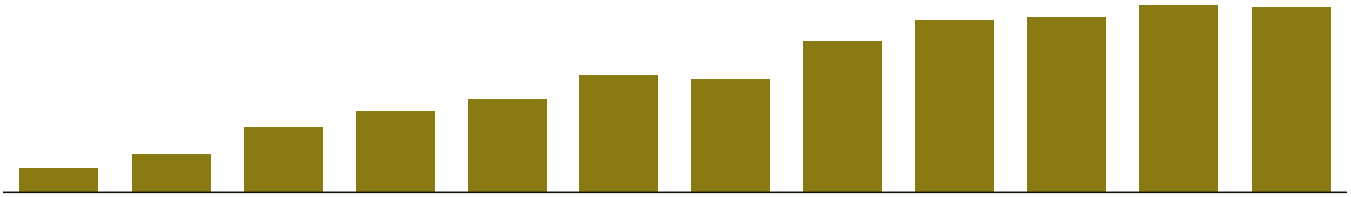
Account 8564-1663-4124
Period 1–31 January 2967
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
205,437,884 s	**+1,958,329 s**	**-2,522,708 s**	**204,873,505 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Mech Veterans' Time Pension	+330,518	205,768,402
	Pension for 30 standard days, paid to the account as the scheme requires and converted to days at the posted rate on the day of receipt. A second officer checked the conversion and initialled the margin, with a dry note beside the initials. Ref. CIBT-2967-F8AA-2		
05 Jan	Temporal Health Plan	-21,315	205,747,087
	Physiotherapy at Venus: 3 sessions, each reimbursed on the 5th in the same sum. The clinic sends its receipts in a bundle, the plan pays from the bundle, and the arrangement has run so smoothly that nobody has needed to read it. Ref. CIBT-2967-1806-3		
11 Jan	ATM withdrawal: Venus	-172,800	205,574,287
	The withdrawal due on the 11th at Venus was paid a day early, because the machine could not dispense on the day itself. The balance was made up the following morning, in full, and nobody waited. Ref. CIBT-2967-866E-9		
20 Jan	Payroll credit: Harbourfront Shipping	+1,028,618	206,602,905
	Your wages from Harbourfront Shipping were shown last month at the gross figure. The net is 1,028,618, after a deduction for a locker at the employer's depot that you have since handed back. The deduction has been refunded in full and appears on this line. Ref. CIBT-2967-0D52-5		
22 Jan	ATM withdrawal: Venus	-86,400	206,516,505
	The Titan Dome machine is serviced through the lake season, which the Bank has been asked to note as part of the reason this withdrawal took 31 Standard days to clear. Ref. CIBT-2967-4063-1		
22 Jan	Transfer to own account: Venus	-2,239,793	204,276,712
	Sundry charges are the cost of the item to the second, rounded up. The charge of 0.30 s was raised by 0.943 at the close of the day and is shown in full. Ref. CIBT-2967-9CC0-5		
30 Jan	Slippage fee (Venus, 8 transfers)	-2,400	204,274,312
	The 8 crossings you make at the start of each quarter attract the fee every time. Each quarter the officer offers the slower route at a lower fee, and you have declined it every time since 2963. It will be offered again next quarter. Ref. CIBT-2967-F5FC-6		
31 Jan	Interest at 3.50% APY	+599,193	204,873,505
	Monthly interest was rounded to the second and the balance to the minute, so the balance shown is 25 seconds above what the interest adds up to. The officer confirms that the balance is the one you may spend and the interest is the one you were paid, and that the two are not required to agree. Ref. CIBT-2967-3311-6		

Closing balance, month by month

Highest 205,437,884 s · lowest 158,230,655 s



February 2966 January 2967

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 1663-4124 2967-01