CORPORATE INSTITUTIONAL

# BANK OF TIME

**STATEMENT OF ACCOUNT**

Standard Time Deposit

**Wren Vantongeren**
Unit 139, Pallas Ring 10

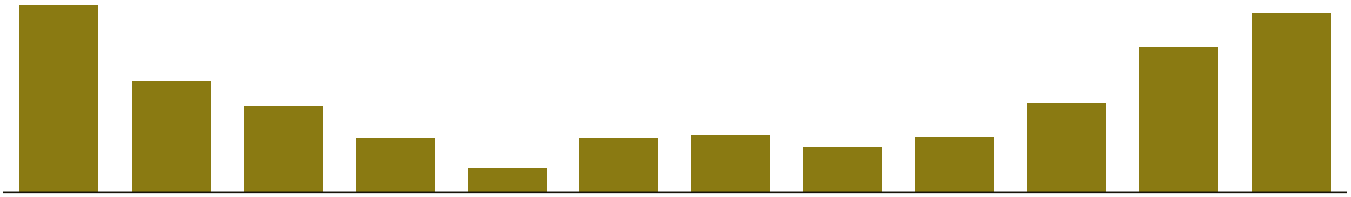
Account 8564-1663-4124
Period 1–31 October 2970
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **140,074,214 s** | **+5,454,160 s** | **-454,026 s** | **145,074,348 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 11 Oct | ATM withdrawal: Titan | -259,200 | 139,815,014 |
| | Your 3 Standard days was dispensed at Titan and posted here after the relay had carried the notice across, which took 30 days. The machine had paid it out the same afternoon, and nobody on either side was in a hurry. Ref. CIBT-2970-F365-8 | | |
| 19 Oct | Slippage fee (Titan, 1 transfers) | -300 | 139,814,714 |
| | The relay did not record where the 1 crossings started, so the slippage on them was worked from the far end alone. The Bank charges only for seconds it can place, and has placed what it could on the relay. Ref. CIBT-2970-5114-3 | | |
| 20 Oct | Payroll credit: Harbourfront Shipping | +1,028,618 | 140,843,332 |
| | The Harbourfront Shipping office on Mars paid a sol late, because the sol had been reset for maintenance. The wage has been converted at the rate of the sol it was earned in, not the one it arrived in, which the Bank regards as the only fair reading of a late sol. Ref. CIBT-2970-0B38-1 | | |
| 21 Oct | Mech Veterans' Time Pension | +397,087 | 141,240,419 |
| | Titan pays its pensions on the day the veteran reaches the window, which may be a day either side of the schedule. The office asks that you come before noon, so that its calendar and the Bank's can agree. Ref. CIBT-2970-661A-2 | | |
| 25 Oct | Deposit: Hall E | +3,619,906 | 144,860,325 |
| | Harbourfront Shipping has asked to be named on the deposit slip. The Bank does not name depositors' employers on slips, but has agreed to name it in the file, which Harbourfront Shipping has accepted with what the file describes as good grace. Ref. CIBT-2970-DC18-0 | | |
| 26 Oct | Temporal Health Plan | -21,726 | 144,838,599 |
| | Your premium for 55 dependants is paid by standing order from 8564-1663-4124, and rose by 3.50% at the start of the year. Nothing else on the plan has changed. Ref. CIBT-2970-D833-6 | | |
| 30 Oct | ATM withdrawal: Titan | -172,800 | 144,665,799 |
| | The withdrawal was made at Titan, where the local day had already turned over, so the machine logged it under tomorrow's date and this statement shows it under today's. Both dates are correct, and the difference is 33 hours long. Ref. CIBT-2970-3647-2 | | |
| 31 Oct | Interest at 3.50% APY | +408,549 | 145,074,348 |
| | You have never once checked the interest line on the day the statement arrives. You check it on the day it is posted instead. The Bank has adjusted its posting schedule to match, and you have not been told. Ref. CIBT-2970-A1C4-3 | | |

### Closing balance, month by month

Highest 146,102,491 s · lowest 122,735,423 s



November 2969 October 2970

*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  2970-10`