CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Larkspur
Unit 230, Pallas Ring 10

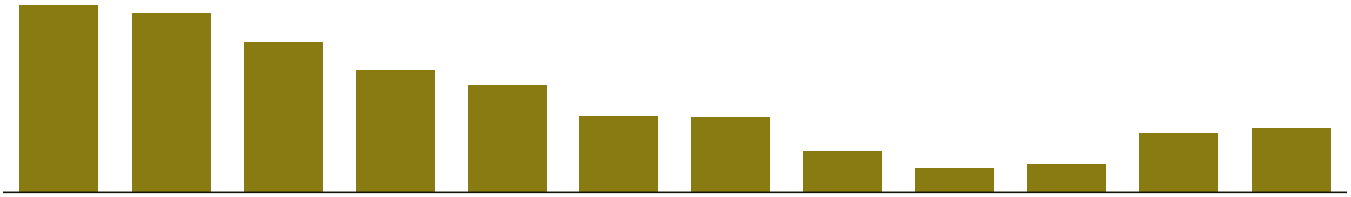
Account 8564-1663-8778
Period 1–31 January 2996
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
148,602,250 s	**+1,884,248 s**	**-805,447 s**	**149,681,051 s**

Date	Description	Amount (s)	Balance (s)
10 Jan	Transfer to joint account	-602,807	147,999,443
	A quarterly transfer of 602,807 to 8564-3301-5844 keeps the insurance on a boat that has never been launched. The insurer asks each year whether the boat is still afloat, and the holders say the question is not the Bank's. Ref. CIBT-2996-93D6-8		
14 Jan	Slippage fee (Ganymede, 8 transfers)	-7,200	147,992,243
	The auditors asked why the slippage on this account runs higher than the Bank's own estimate. The estimate assumed transfers made in the middle of the day; yours were made at first and last light, when the clocks are least alike. Ref. CIBT-2996-8F83-1		
16 Jan	Deposit: Hall E	+458,531	148,450,774
	The Teller asked whether this was all of it or only the part you could spare this month. You said it was the part you could spare, and she said that was the more reassuring of the two answers. Ref. CIBT-2996-C947-9		
18 Jan	ATM withdrawal: Ganymede	-172,800	148,277,974
	Cash-time from Ganymede was handed over in full, and the teller counted it at the counter afterwards and found it correct. Nobody asked the Bank to note this, and it has noted it anyway, as it notes most things it is pleased by. Ref. CIBT-2996-2288-0		
19 Jan	Temporal Health Plan	-22,640	148,255,334
	You sign each claim form in pencil and go over the signature in ink on the way out, having been told once that the plan prefers ink. The plan prefers both, and has never said so in writing. Ref. CIBT-2996-7F89-6		
26 Jan	Payroll credit: Ganymede Heights Infirmary	+1,004,678	149,260,012
	Auditors' finding: Ganymede Heights Infirmary paid 3 wages in the quarter from an account the Bank had been told was closed. The account is closed. The money was not, and it has been returned with the employer's apology, which the auditors checked was in the employer's own hand. Ref. CIBT-2996-9BA7-1		
31 Jan	Interest at 3.40% APY	+421,039	149,681,051
	Part of this month's interest was held back while Head Office recalibrated its clock, since interest does not accrue while a clock is being set. The 29 days it was held have been paid in arrears on this line. Ref. CIBT-2996-38F2-5		

Closing balance, month by month

Highest 177,621,508 s · lowest 140,613,288 s



February 2995 — January 2996

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  1663-8778  2996-01`