CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Isolde Pemberton
Unit 228, Pallas Ring 10

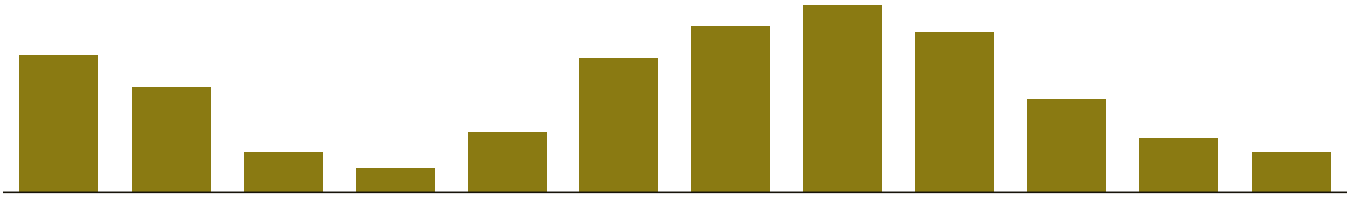
Account 8564-3955-7708
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,674,697,661 s	**+19,142,443 s**	**-91,833,759 s**	**2,602,006,345 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Payroll credit: the Ceres Ring Assay Office	+10,003,893	2,684,701,554
	The wage from the Ceres Ring Assay Office was converted from cycles to our reckoning at a rate rounded to four places, then rounded again to the whole second. The second rounding moved the sum 15 seconds in your favour, the only direction in which this year's rounding has been asked to go. Ref. CIBT-3003-C006-5		
11 Jan	ATM withdrawal: Io	-259,200	2,684,442,354
	Your withdrawal at Io took 46 minutes to approve, because the machine had to wait for the relay's clock to agree with the account's. The clocks agreed on the 11th, and the withdrawal was then approved in full. Ref. CIBT-3003-23D5-0		
15 Jan	Slippage fee (Io, 3 transfers)	-1,800	2,684,440,554
	Your crossing to Io was made while the local day was at its shortest, so its slippage has been reckoned at the short-day rate. The rate is posted on the branch door, where the local officers say it is read more often than the rest of the notice. Ref. CIBT-3003-5FB2-7		
18 Jan	Memory Vault: box 76-105, quarter	-259,200	2,684,181,354
	Each quarter's rent is brought to the desk a little early, in a shoebox tied with string and a second, smaller string, on the grounds that the holder may not be there on the due day. The early payment is credited to the next quarter, and the custodians have begun to ask whether the box would also prefer to be early. Ref. CIBT-3003-58C5-7		
26 Jan	Transfer to own account: Io	-91,313,559	2,592,867,795
	The sundry for the 26th was a gift. The Bank records it under sundries because it has no heading for gifts, and the giver has asked not to be named, which the Bank has honoured in the only way open to it. Ref. CIBT-3003-629D-7		
31 Jan	Interest at 4.10% APY	+9,138,550	2,602,006,345
	The Rate Committee sends the Bank one page each January. It says only "unchanged", in the same type as the year before. The page is filed with that year's interest, and has never once been needed, which the Committee regards as the point of it. Ref. CIBT-3003-D69A-2		

Closing balance, month by month

Highest 3,376,149,203 s · lowest 2,519,257,420 s



February 3002 January 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  3955-7708  3003-01`