CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Teodor Castellane
Unit 243, Pallas Ring 10

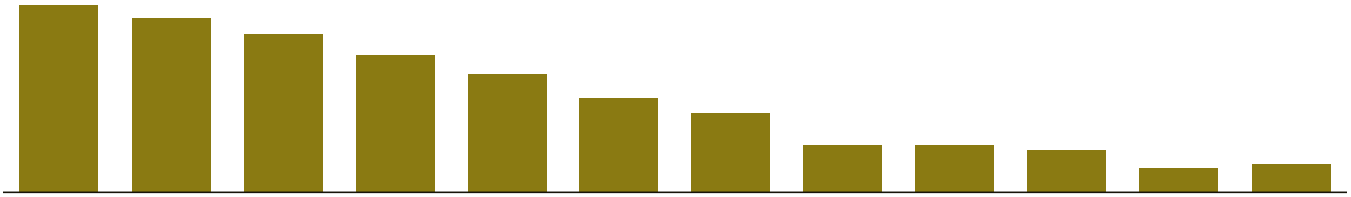
Account 8564-4181-1663
Period 1–31 January 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
161,196,531 s	**+1,896,938 s**	**-830,374 s**	**162,263,095 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Slippage fee (Lagos Sector, 5 transfers)	-3,000	161,193,531
	Slippage is not a penalty. It is what happens when the two ends of a crossing keep different time, and the Bank would rather you knew that than paid it in silence. Ref. CIBT-2995-B911-8		
06 Jan	Mech Veterans' Time Pension	+441,687	161,635,218
	The instalment for the month is 5 d 02:41:27. The scheme's rule on how it is calculated is set out in clause 3.1 of your terms. The clause does not say which day counts as the first of the month, and the scheme has not yet been asked. Ref. CIBT-2995-5D0B-2		
09 Jan	Payroll credit: the Europa Ice Authority	+904,497	162,539,715
	The Teller compared the Europa Ice Authority advice with the credit, found no difference, and went to lunch early to mark it. She considers that a fair use of a good result. Ref. CIBT-2995-D50A-1		
09 Jan	Transfer to own account: Lagos Sector	-540,430	161,999,285
	The annual sundry for keeping your signature card on file is taken on the 9th each year. The card has not been replaced since 2991, and the fee has been paid on it regardless, which the officer at Hall E says is the card's own doing. Ref. CIBT-2995-C739-7		
16 Jan	Memory Vault: box 98-035, quarter	-259,200	161,740,085
	Box 98-035 (quarterly): a reminder was due on the 16th, and the Vault sent a fortnightly reminder nobody reads about it although the rental had been paid. The reminder is withdrawn and the copy in your file is marked as paid. Ref. CIBT-2995-5CA4-4		
20 Jan	Temporal Health Plan	-27,744	161,712,341
	The consultation fee on 9 sessions has been struck from the claim. The clinic's receptionist asked that the struck figure be sent to the receptionist's own file, where the fees the clinic has been spared are kept. Ref. CIBT-2995-0C17-6		
31 Jan	Interest at 4.10% APY	+550,754	162,263,095
	Rounded to the nearest second at the close of the day, this period's figure came out 35 seconds in your favour. The rounding is applied in the depositor's favour on every second day, and this was one of them. Ref. CIBT-2995-87A3-4		

Closing balance, month by month

Highest 213,173,990 s · lowest 161,196,531 s



February 2994 — January 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  4181-1663  2995-01`