CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Teodor Castellane
Unit 289, Pallas Ring 10

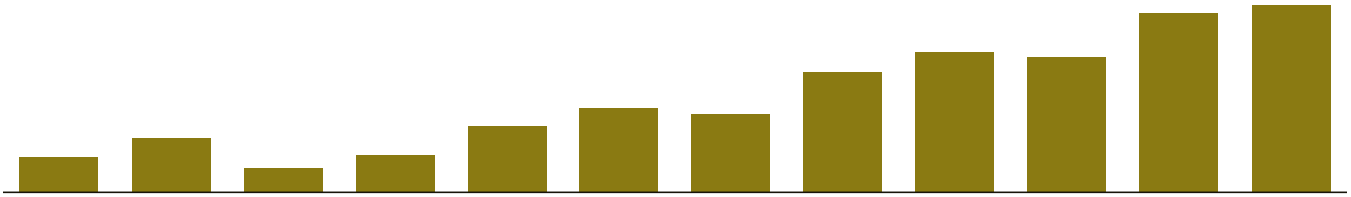
Account 8564-4181-1663
Period 1–31 January 3016
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
195,518,150 s	**+2,015,622 s**	**-478,205 s**	**197,055,567 s**

Date	Description	Amount (s)	Balance (s)
13 Jan	Temporal Health Plan	-40,099	195,478,051
	The monthly premium of 40,099 for the Temporal Health Plan was taken on the 13th, as on the 13th of every month. The premium has not changed since 3015, though its wording has been revised twice, each time for the better. Ref. CIBT-3016-783F-4		
17 Jan	Slippage fee (Montréal Sector, 1 transfers)	-300	195,477,751
	You send your 1 transfers at a quarter past the hour, when the relay is still warming its clock. The relay has never been warm at that hour and says so in writing each month, and the fee is 0.30 s regardless. Ref. CIBT-3016-8CD4-5		
18 Jan	Mech Veterans' Time Pension	+443,105	195,920,856
	The fee for mailing this statement has been waived. It went by the slow post and arrived a day after the next one, which the Office considers a charge in itself. Ref. CIBT-3016-0EF1-8		
20 Jan	Payroll credit: the Europa Ice Authority	+904,497	196,825,353
	Your wage from the Europa Ice Authority is paid on the last working day, but the firm keeps a second pay day for its own accounts. On that day it sends the Bank a slip with nothing on it but the words "for your records", and the slip is filed with your records. Ref. CIBT-3016-A386-8		
20 Jan	Transfer to own account: Montréal Sector	-178,606	196,646,747
	A figure printed on your last statement as 178,606 should have read 2 d 01:36:46. The two are the same sum in different units, and this statement now shows the one the Bank pays in. Ref. CIBT-3016-0473-8		
28 Jan	Memory Vault: box 98-035, quarter	-259,200	196,387,547
	No rental is charged on box 98-035 this quarter, since the box was opened for a dispute and the Vault does not charge for the time it spends being argued over. The dispute is not yet settled. Ref. CIBT-3016-CCF1-5		
31 Jan	Interest at 4.10% APY	+668,020	197,055,567
	Interest on a balance that moves within a day is worked on the balance at the start of each hour, not each second. The Bank adopted this in 3013 and has not had to apologise for it since. Ref. CIBT-3016-7601-8		

Closing balance, month by month

Highest 197,055,567 s · lowest 162,198,274 s



February 3015 January 3016

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 3016-01