CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Juvonen
Unit 286, Pallas Ring 10

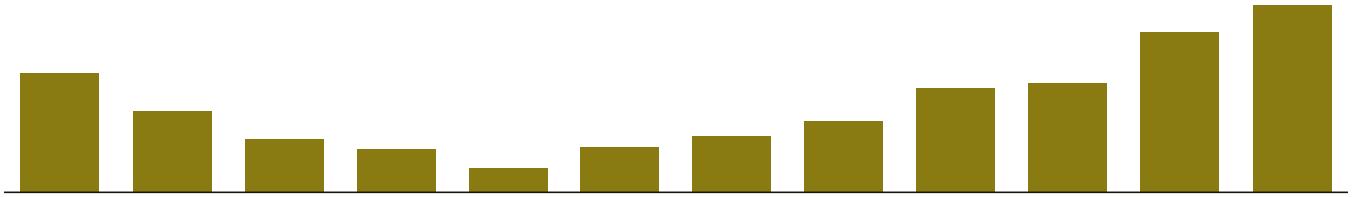
Account 8564-5406-7708
Period 1–31 January 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
404,716,243 s	**+16,803,332 s**	**-394,153 s**	**421,125,422 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	ATM withdrawal: Bronx Sector	-86,400	404,629,843
	The standing transfer to 8564-1908-4970 is taken from the cash each time you withdraw, and carried in a separate envelope that the machine labels "for the joint account". The envelope is never opened at the branch. Ref. CIBT-2964-EF1A-6		
01 Jan	Slippage fee (Bronx Sector, 7 transfers)	-4,200	404,625,643
	The crossing to 8564-1908-4970 is made each quarter by the same route and attracts the same fee, 0.30 s, which the Bank has come to treat as a sort of tax on routine. The holder has never once disputed the word. Ref. CIBT-2964-5782-7		
03 Jan	Turbulence Cover	-13,410	404,612,233
	The claim for the Bronx Sector crossing was paid as a single sum of 0.30 s, the carrier having said the delay was too long to itemise. The itemising was done afterwards by the underwriter, at the counter, aloud. Ref. CIBT-2964-A5AF-6		
09 Jan	ATM withdrawal: Bronx Sector	-259,200	404,353,033
	The Teller asks us to say that the machine at Bronx Sector is quieter than it was, and that she is grateful for it, though she does not say for what. Ref. CIBT-2964-7B6C-5		
21 Jan	Temporal Health Plan	-30,943	404,322,090
	Your reading glasses are reimbursed on the 21st of each year under a standing claim, and the lenses have changed 4 times since 2963 while the claim has stayed the same. The optician has asked that the plan note the glasses are still the same glasses, which the plan has done. Ref. CIBT-2964-702F-6		
23 Jan	Payroll credit: the Europa Ice Authority	+2,782,042	407,104,132
	Your pay from the Europa Ice Authority was held 29 days because its signatory had been seconded to a relay station, and the form went by relay. It came back with a question about its own spelling, and was accepted on the 23rd. Ref. CIBT-2964-36DF-6		
24 Jan	Deposit: Hall E	+12,571,057	419,675,189
	Deposit rounded to the nearest whole day before it was credited, as the rounding rule requires for cash received in days. The 0.990 that did not fit has been kept at the counter in a small envelope, labelled with your account number. Ref. CIBT-2964-0860-9		
31 Jan	Interest at 4.30% APY	+1,450,233	421,125,422
	Interest on the sum your employer, the Europa Ice Authority, pays into your staff savings plan. The plan's contributions are yours in law from the day they arrive, and the interest on them is calculated from that day. Ref. CIBT-2964-37EB-4		

Closing balance, month by month

Highest 421,125,422 s · lowest 321,277,084 s



February 2963 January 2964

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  5406-7708  2964-01`