CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Hightower
Unit 275, Pallas Ring 10

Account 8564-5501-1663
Period 1–31 January 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
74,446,270 s	**+858,012 s**	**-9,793,008 s**	**65,511,274 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Slippage fee (Io, 9 transfers)	-8,100	74,438,170
	You send your 9 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-3025-368C-0		
18 Jan	Transfer to joint account	-362,192	74,075,978
	The Mars half of the joint account is paid in cycles on the first Mars day of the month, which falls 31 days after this one. The Bank holds the Earth share for the difference, and both holders have agreed to be patient about it. Ref. CIBT-3025-300A-4		
19 Jan	Transfer to own account: Io	-8,990,716	65,085,262
	The description of a sundry on your last statement read "postage". It was a courier fee, and the courier has been paid by the courier. The description has been amended. Ref. CIBT-3025-B00E-3		
20 Jan	ATM withdrawal: Io	-259,200	64,826,062
	Auditors checked the cash in the Io machine against its log and found the two in agreement to the note. They have entered the machine's clock as a separate item, which the machine has asked them to keep brief. Ref. CIBT-3025-A553-4		
24 Jan	ATM withdrawal: Io	-172,800	64,653,262
	A small withdrawal of 172,800 is made at Io each Standard week to cover a subscription you have not asked to cancel. The machine delivers it without comment, and the subscription does not appear to mind. Ref. CIBT-3025-8881-9		
27 Jan	Payroll credit: Montréal Sector Transit	+603,654	65,256,916
	A regular credit from Montréal Sector Transit for the period ending on the 27th. It is the fourth month running at this sum. The Bank has checked the figure each time and found it right each time, and has stopped being surprised, though it has not stopped checking. Ref. CIBT-3025-415B-2		
31 Jan	Interest at 4.10% APY	+254,358	65,511,274
	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-3025-0B5C-6		

Closing balance, month by month

Highest 93,755,155 s · lowest 65,511,274 s



February 3024 — January 3025

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  5501-1663  3025-01`