CORPORATE INSTITUTIONAL
# BANK OF TIME

**STATEMENT OF ACCOUNT**
Standard Time Deposit

**Mara Hightower**
Unit 265, Pallas Ring 10

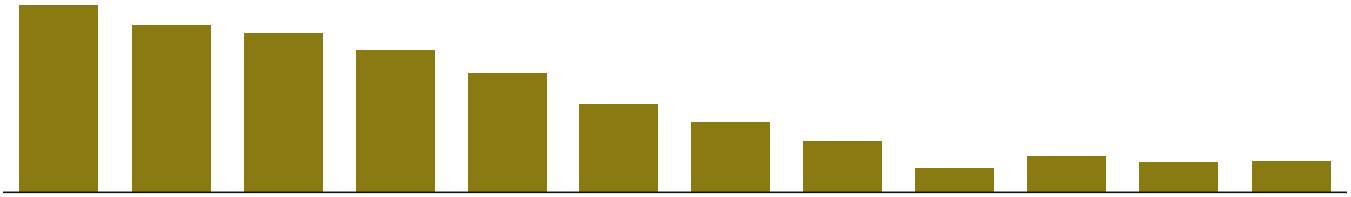
Account 8564-5501-1663
Period 1–31 January 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **40,578,367 s** | **+842,188 s** | **-552,454 s** | **40,868,101 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 07 Jan | ATM withdrawal: The Belt | -86,400 | 40,491,967 |
| | You have used the machine at The Belt on the 7th of every month since it was installed, each time taking the same denomination and walking away before the receipt had finished printing. The officer on the concourse has come to regard this as a settled routine. Ref. CIBT-3029-D40A-9 | | |
| 07 Jan | Transfer to joint account | -362,192 | 40,129,775 |
| | Joint interest is rounded on the combined balance rather than on each holder's share, so a half-second that belongs to neither of them is simply not paid out. The Bank has never been asked to explain the sum, and has never offered to. Ref. CIBT-3029-6769-6 | | |
| 15 Jan | Deposit: Hall E | +99,892 | 40,229,667 |
| | A coin was found in the envelope that was not on the slip. It has been returned to you at the window, and you have asked for it to be kept for the next deposit, which the officers have agreed to do. Ref. CIBT-3029-F2AD-9 | | |
| 18 Jan | ATM withdrawal: The Belt | -86,400 | 40,143,267 |
| | No fee on this withdrawal, which took the whole of the balance you had asked to keep aside for the month. The Bank regards a clean withdrawal as its own reward and charges nothing for it. Ref. CIBT-3029-3FBD-1 | | |
| 21 Jan | Payroll credit: Montréal Sector Transit | +603,654 | 40,746,921 |
| | You ask for the Montréal Sector Transit credit slip to be handed over at the desk rather than posted, and check its total against your own pencil figure before signing. The Bank now prints the figure in pencil as well, so the two agree from the start. Ref. CIBT-3029-24A4-5 | | |
| 30 Jan | Turbulence Cover | -17,462 | 40,729,459 |
| | Turbulence Cover, the premium for 10 crossings at the posted rate. A surcharge for the Belt lakes is shown on its own line, so that it can be disputed separately, and has been disputed once already. Ref. CIBT-3029-4CD0-1 | | |
| 31 Jan | Interest at 4.10% APY | +138,642 | 40,868,101 |
| | The interest was computed on the closing balance rather than the average. The method is in clause 4 of the terms and was applied the same way throughout the period. Ref. CIBT-3029-90B0-5 | | |

### Closing balance, month by month

Highest 68,667,554 s · lowest 39,579,363 s



February 3028 January 3029

*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 3029-01