CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lio Xiomara
Unit 11, Pallas Ring 10

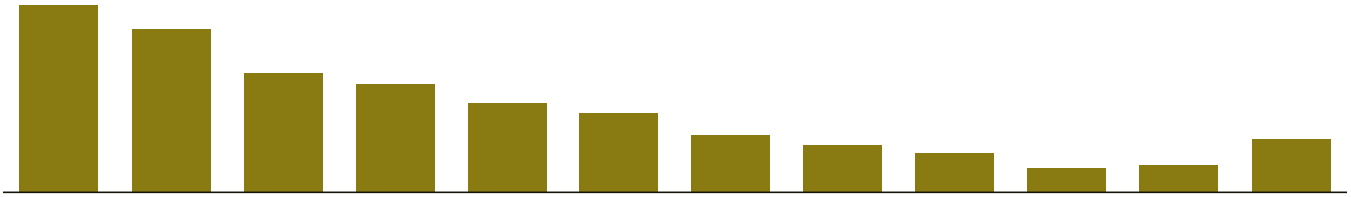
Account 8564-6664-0708
Period 1–31 January 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
48,016,794 s	**+1,937,967 s**	**-478,246 s**	**49,476,515 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Payroll credit: St. Catherine Bakeries	+210,577	48,227,371
	St. Catherine Bakeries pays by its own calendar, which this year gave you two pay days in one month and none in the next. The office calls the arrangement balanced over the year, and the Bank has never been able to dispute the year. Ref. CIBT-2995-E28E-1		
03 Jan	Slippage fee (Mars Station, 7 transfers)	-6,300	48,221,071
	"Slippage" on your transfers this month was 0.30 s per crossing. You asked the Bank to explain it, and the Bank did. You have asked again. The Bank will explain it again, in the same words, and has added a note that the explanation is not a complaint. Ref. CIBT-2995-2954-9		
05 Jan	ATM withdrawal: Mars Station	-172,800	48,048,271
	You take your cash in one step and then stand a moment with the receipt unread, as a man might pause in a doorway. The officer has allowed the pause to be recorded as part of the transaction. Ref. CIBT-2995-BF7E-7		
14 Jan	Mech Veterans' Time Pension	+105,396	48,153,667
	On Mars Station the pension is paid in sols when the station's lights come up, and the lights come up on the ring's timetable, not the sun's. The statement shows both times, so that you can decide which one the payment belongs to. Ref. CIBT-2995-3BFF-4		
16 Jan	ATM withdrawal: Mars Station	-172,800	47,980,867
	The Teller has no complaint about the machine at Mars Station. Her complaint is the queue behind it, which on Fridays contains the same tall man reading the same newspaper, and who has never once reached the front. Ref. CIBT-2995-9646-4		
20 Jan	Deposit: Hall E	+1,457,937	49,438,804
	You walk the envelope from the car park at Hall E by the same two-minute loop, past the fern, as though you might have forgotten something on the way. You have never forgotten anything, and the loop has never once been shortened. Ref. CIBT-2995-3EEC-3		
27 Jan	Transfer to joint account	-126,346	49,312,458
	The joint balance was topped up on the 27th, to the second, as it has been each month since the mandate was signed. Nobody at Hall E has been able to say why that day, and nobody has asked the holders. Ref. CIBT-2995-03FE-5		
31 Jan	Interest at 4.10% APY	+164,057	49,476,515
	Where a month has more days than the one before, the interest runs at the old rate for the first 59 days and at the new rate after. Nobody has yet asked the Bank which month had the extra days, and the Bank has not offered to say. Ref. CIBT-2995-3A0C-8		

Closing balance, month by month

Highest 56,946,190 s · lowest 47,830,791 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 6664-0708 2995-01