CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Lio Xiomara
Unit 149, Pallas Ring 10

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

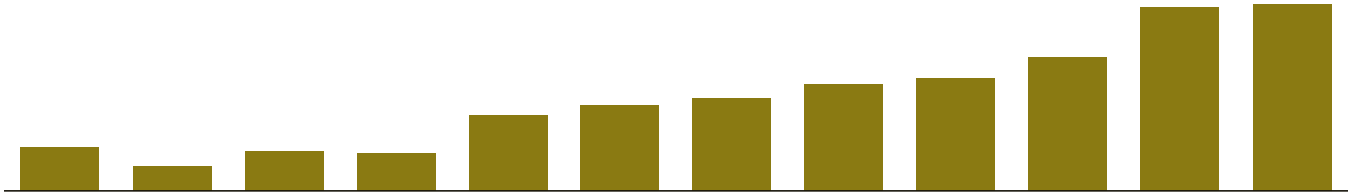
Opening balance	Credits	Debits	Closing balance
60,248,391 s	**+532,205 s**	**-325,906 s**	**60,454,690 s**

Date	Description	Amount (s)	Balance (s)
02 Dec	Turbulence Cover	-17,974	60,230,417
	The carrier's report gives the cause of the 2nd delay as a dust front that closed the Phobos landing field for most of the morning. The policy pays for dust reported in advance. This dust was reported the day after, which the underwriters have accepted as a kind of advance. Ref. CIBT-2995-4A29-1		
07 Dec	ATM withdrawal: Phobos	-86,400	60,144,017
	The withdrawal of One Standard day on the 7th was shown at Phobos in the wrong unit. The machine paid out in sols, as it should, and the line has been reworded to say so. No money moved that did not move before. Ref. CIBT-2995-4D38-4		
09 Dec	Slippage fee (Phobos, 6 transfers)	-1,800	60,142,217
	A line on last month's statement counted the same 6 crossings twice, once at the sending end and once at the receiving. The second count has been removed, and the fee now shown is the only fee you owe for the period. Ref. CIBT-2995-03AC-8		
11 Dec	Transfer to joint account	-126,346	60,015,871
	A joint transfer from Phobos has been received in the Positive Contact form, with a witness from the depositor's own world. Both holders attended the counter. The form took longer than the signing, which both holders regarded as the right way round. Ref. CIBT-2995-5862-0		
12 Dec	Payroll credit: St. Catherine Bakeries	+210,577	60,226,448
	The wage shown as 210,577 on the 12th was keyed against the remitter's pay date, a day early, and has been moved to its proper day. The month's total is unchanged. Ref. CIBT-2995-3D31-6		
19 Dec	ATM withdrawal: Phobos	-86,400	60,140,048
	The withdrawal shown at Phobos on the 19th was for One Standard day. The receipt printed 86,400, because the printer runs a line behind the dispenser. The receipt has been corrected, and the account was debited only for the sum the machine paid out. Ref. CIBT-2995-27D7-5		
28 Dec	Transfer to own account: Phobos	-6,986	60,133,062
	A replacement token for box 71-484 was issued at Hall E after the original was reported lost; the charge is the only one the Bank will levy for a replacement. Ref. CIBT-2995-ABD4-8		
30 Dec	Mech Veterans' Time Pension	+115,780	60,248,842
	The pension office on Phobos is staffed by veterans, who pay one another in sols and call it a courtesy. The sum was checked by a colleague who served with the payee, and the Bank has been asked to record this. Ref. CIBT-2995-D2B9-8		
31 Dec	Interest at 4.10% APY	+205,848	60,454,690

Date	Description	Amount (s)	Balance (s)
	You bring the interest in person each month and ask whether it is still accruing. The Bank has confirmed each time that it is, and the officer says it has never once stopped. Ref. CIBT-2995-EDB6-4		

Closing balance, month by month

Highest 60,454,690 s · lowest 48,008,380 s



January 2995 December 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 2995-12