CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lio Xiomara
Unit 196, Pallas Ring 10

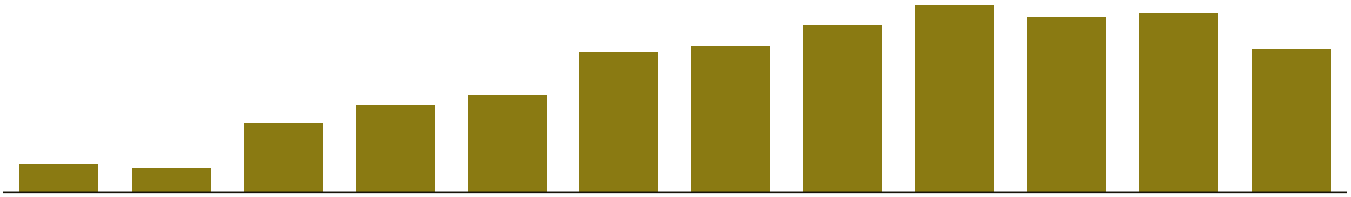
Account 8564-6664-0708
Period 1–31 January 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
56,304,912 s	**+539,749 s**	**-2,651,854 s**	**54,192,807 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Payroll credit: St. Catherine Bakeries	+210,577	56,515,489
	The Teller has checked the wages against your contract, found them correct, and added in pencil, unasked, that the contract is better written than the work it describes. She has asked us to pass this on to St. Catherine Bakeries and has not said how she expects it to be received. Ref. CIBT-3012-31E7-2		
13 Jan	Transfer to joint account	-126,346	56,389,143
	The 0.30 s fee on the transfer to 8564-5220-6753 was shown for a month in which it was never taken. The line has been corrected to the figure that actually moved, and the fee has been struck. Ref. CIBT-3012-57C7-8		
16 Jan	Slippage fee (Montréal Sector, 6 transfers)	-3,600	56,385,543
	Your standing transfer of 3,600 to 8564-5220-6753 crosses the clock boundary on the 16th of every month and is charged the crossing fee each time. It has done so since 3007, and it is the largest single line on your slippage each year. Ref. CIBT-3012-BAB0-3		
17 Jan	ATM withdrawal: Montréal Sector	-259,200	56,126,343
	A withdrawal of 3 Standard days at Montréal Sector was made on a card whose number is one digit away from Account No. 0's. The machine paid it, the branch has no record of issuing the card, and the auditors have chosen, for the present, not to ask which digit. Ref. CIBT-3012-990E-9		
20 Jan	Transfer to own account: Montréal Sector	-2,262,708	53,863,635
	Sundries from Bram Cardew are rounded to the nearest 16 seconds at the sender's request, and the difference of 0.946 is shown on its own line. The sender calls this a courtesy; the Bank calls it the sender's request. Ref. CIBT-3012-BB53-4		
30 Jan	Mech Veterans' Time Pension	+136,797	54,000,432
	A levy paid to St. Catherine Bakeries out of this pension was refunded this month, the reading room it funded having closed for 28 days with no reason given on the notice. The room has since reopened, and the levy has not been renewed. Ref. CIBT-3012-7A4D-8		
31 Jan	Interest at 4.10% APY	+192,375	54,192,807
	The interest was on deposit for 5 periods after its due date, because the Bank was waiting to be sure the account was the one it had been told about. It was, and the Bank apologises for the wait in the usual form. Ref. CIBT-3012-9D9C-7		

Closing balance, month by month

Highest 56,724,486 s · lowest 47,257,302 s



February 3011 — January 3012

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  3012-01`