CORPORATE INSTITUTIONAL
# BANK OF TIME

**STATEMENT OF ACCOUNT**
Standard Time Deposit

**Sunniva Quaresma-Marchetti**
Unit 389, Pallas Ring 10

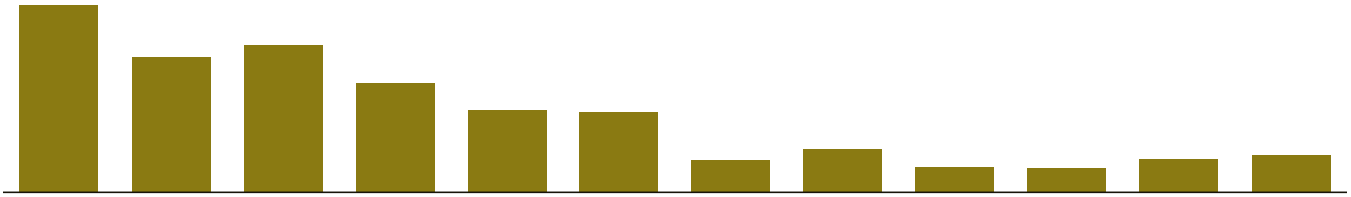
Account 8564-6778-6708
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **153,177,118 s** | **+3,096,218 s** | **-1,313,665 s** | **154,959,671 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 03 Jan | Payroll credit: the Ceres Ring Assay Office | +1,439,848 | 154,616,966 |
| | Under the rounding rule each wage is paid to the whole watch and the remainder is carried forward. The remainders add up through the year, and in the twelfth month they come to one whole watch, which is credited with the December wage. Yours came to 0.979 in December, shown on the line below. Ref. CIBT-3003-EC9F-1 | | |
| 11 Jan | Turbulence Cover | -10,556 | 154,606,410 |
| | Correction to the premium of the 11th: the policy rate was applied to the route from Pallas Ring 10 to L4 Habitat instead of the reverse. The two routes have much the same turbulence, so the amount is unchanged, but the statement now shows the correct direction. Ref. CIBT-3003-F135-1 | | |
| 14 Jan | ATM withdrawal: L4 Habitat | -259,200 | 154,347,210 |
| | Dov Yeboah says the machine at L4 Habitat is the only one on the concourse that never asks whether you would like a receipt for the receipt. Ref. CIBT-3003-9DDD-9 | | |
| 15 Jan | ATM withdrawal: L4 Habitat | -172,800 | 154,174,410 |
| | The Teller notes that the cash came out of L4 Habitat in the order you asked for it, which she has seen only once before, in 3001, and only from you. Ref. CIBT-3003-213A-3 | | |
| 19 Jan | Transfer to joint account | -863,909 | 153,310,501 |
| | Each transfer to 8564-5622-1410 is made on the 19th, and each is followed within a week by a letter from Lio Blackwood thanking the officer for it. The officer has kept them all, in order. Ref. CIBT-3003-612F-1 | | |
| 22 Jan | Slippage fee (L4 Habitat, 8 transfers) | -7,200 | 153,303,301 |
| | The relay at L4 Habitat has sent a note of apology for the wait. The officer has read it aloud and asks us to record that she has nothing to add to it. Ref. CIBT-3003-472E-4 | | |
| 30 Jan | Deposit: Hall E | +1,069,192 | 154,372,493 |
| | The auditors have been told that the deposit was credited 31 days before the relay sent it, which is not possible. The Bank has accepted the posting on the strength of the slip's date, and the auditors may want to check the slip. Ref. CIBT-3003-ECF8-0 | | |
| 31 Jan | Interest at 4.60% APY | +587,178 | 154,959,671 |
| | The page showing the 31st interest was bound in from a later edition of the schedule, which gives the rate a different place in the table. The schedule has been pulled and the page replaced; the sum stands, and the depositor is asked to keep the later edition, which is correct about everything except the page number. Ref. CIBT-3003-2402-8 | | |

### Closing balance, month by month

Highest 214,889,789 s · lowest 149,614,464 s



February 3002 — January 3003

*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  6778-6708  3003-01`