CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Yusra Mbatha
Unit 101, Pallas Ring 10

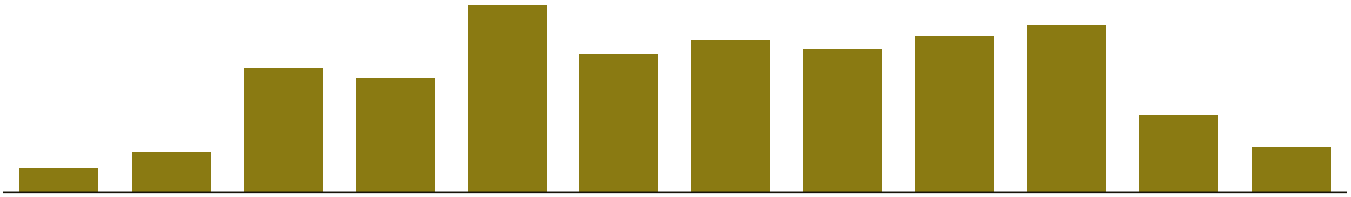
Account 8564-7394-7708
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
94,153,281 s	**+298,152 s**	**-2,420,949 s**	**92,030,484 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	Temporal Health Plan	-30,783	94,122,498
	You bring your own pen to the counter for the claim form and take it away again. The Teller has noticed this twice this year and hopes it is not a judgement on the Bank's pens. Ref. CIBT-3003-80B8-4		
09 Jan	Transfer to own account: Io	-1,560,477	92,562,021
	Charged by Io, which bills for the paper a transfer is written on, counted in cycles, that being the unit paper is counted in on that world. The Bank has converted the charge into seconds and returned the remainder to the office with a covering note. Ref. CIBT-3003-7096-2		
12 Jan	ATM withdrawal: Io	-86,400	92,475,621
	A relative of yours made this withdrawal at Io on your card, with your consent given by letter. The machine asked her the same three questions it asks everyone, and the file notes that she answered all of them. Ref. CIBT-3003-45D5-4		
14 Jan	ATM withdrawal: Io	-259,200	92,216,421
	For the audit file: the withdrawal agrees with the cash count taken at the close, the machine's own count and the relay's copy. The three have not differed since 3001, and the Committee has noted the fact without comment. Ref. CIBT-3003-85AB-8		
23 Jan	Transfer to joint account	-483,489	91,732,932
	You have each year put the joint statement in the same drawer, and Sunniva Dunmore each year moves it to the drawer above. The officer has stopped mentioning either move. Ref. CIBT-3003-108B-7		
28 Jan	Slippage fee (Io, 1 transfers)	-600	91,732,332
	Crossings from Ceres go through the Belt relay and are charged in Belt seconds, which run a little longer than ours. The Bank does not say by how much, only that the difference has been the same since 3001. Ref. CIBT-3003-2B5F-7		
31 Jan	Interest at 3.80% APY	+298,152	92,030,484
	Interest for the month. The posted rate changed on the 31st; interest before that date was calculated at the old rate and after it at the new. Ref. CIBT-3003-7432-6		

Closing balance, month by month

Highest 101,567,712 s · lowest 90,628,009 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 7394-7708 3003-01