CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Nils Hightower
Unit 378, Pallas Ring 10

Account 8564-7408-1663
Period 1–31 January 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,735,550 s	**+2,535,860 s**	**-606,000 s**	**3,665,410 s**

Date	Description	Amount (s)	Balance (s)
10 Jan	Memory Vault: box 27-275, quarter	-259,200	1,476,350
	Each quarter you pay in advance, ask the Teller to confirm the next due date, and repeat it back to her in full. The Teller says the repetition is the only part of the transaction she has to witness, and she witnesses it gladly. Ref. CIBT-2995-4474-8		
11 Jan	ATM withdrawal: Titan	-172,800	1,303,550
	Filed for the auditors: the withdrawal at Titan carries the branch's own reference, which the machine is not able to print. The reference was added by hand, and the machine's log agrees with the hand. Ref. CIBT-2995-5166-7		
14 Jan	Payroll credit: Brymar College	+382,840	1,686,390
	A salary credit is shown to five seconds and the difference is held in suspense. Here the difference from Brymar College's remittance is 0.30 seconds in your favour, and it will stay in suspense until the rule decides otherwise. Ref. CIBT-2995-6274-8		
16 Jan	Deposit: Hall E	+2,147,380	3,833,770
	Deposited by Brymar College on the 16th as a long-service award. The office now describes it in the plainer words of its own bonus schedule, the sum is correct, and nobody at Hall E has asked what the award was for. Ref. CIBT-2995-1BEA-6		
24 Jan	Slippage fee (Titan, 2 transfers)	-1,200	3,832,570
	The standing transfer to 8564-8778-0178 crosses at the same hour each fortnight and pays the same fee each time, 0.30 s. The Bank has worked out the year's total and sent it to you in advance, and you have filed it without comment. Ref. CIBT-2995-BC07-3		
30 Jan	ATM withdrawal: Titan	-172,800	3,659,770
	The Mars Station machine dispenses from a drawer kept at the low-gravity setting, so the notes come out slightly thicker and are counted twice at the window for that reason alone. Ref. CIBT-2995-0047-0		
31 Jan	Interest at 3.90% APY	+5,640	3,665,410
	You have not withdrawn your interest in any year since 2994, and it has been credited to your balance at the close of every Pallas Ring 10 day. It now exceeds the principal you first deposited, which you have asked us to confirm for the file. Ref. CIBT-2995-D5EF-7		

Closing balance, month by month

Highest 3,665,410 s · lowest 1,735,550 s



December 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 7408-1663 2995-01