CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Nils Hightower
Unit 217, Pallas Ring 10

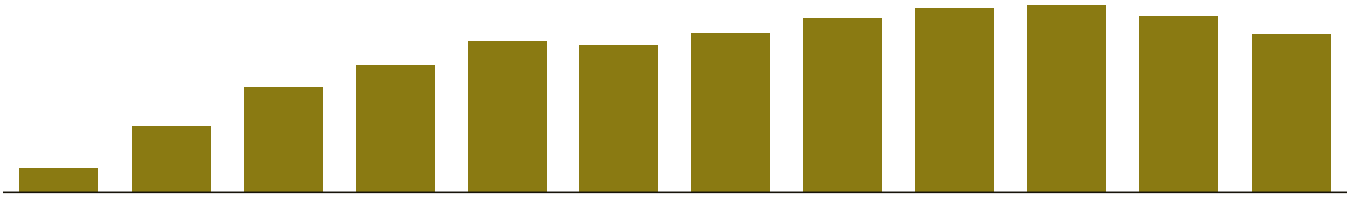
Account 8564-7408-1663
Period 1–31 January 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
63,959,459 s	**+590,708 s**	**-2,926,263 s**	**61,623,904 s**

Date	Description	Amount (s)	Balance (s)
12 Jan	ATM withdrawal: L4 Habitat	-86,400	63,873,059
	Nils Eskeland 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-2997-2568-2		
12 Jan	Slippage fee (L4 Habitat, 7 transfers)	-6,300	63,866,759
	Note for the auditors: the 7 crossings were logged by a relay that keeps its own errors in a separate book. The errors total 2,100 seconds, all in your favour, and the book has been sealed by the auditors with a note across the seal in their own hand. Ref. CIBT-2997-C870-5		
20 Jan	ATM withdrawal: L4 Habitat	-172,800	63,693,959
	You take the withdrawal in the smallest unit the machine offers and then, at the glass, count it again against the receipt. The custodian has agreed the total every time, and has begun to ask only whether you have had a good day. Ref. CIBT-2997-5A6C-8		
22 Jan	Payroll credit: Brymar College	+382,840	64,076,799
	The payroll office gave the wrong remitter reference for this credit, which is why it was held at the counter for 29 days. The reference has been corrected and the credit posted to the right account. Ref. CIBT-2997-D9A1-8		
23 Jan	Memory Vault: box 27-275, quarter	-259,200	63,817,599
	At L4 Habitat the sub-level keeps its boxes at the local temperature, which is colder than ours, and the rent is charged in watches. The custodian asks that holders not mention their boxes to the local weather, which has been known to agree. Ref. CIBT-2997-8EC2-1		
27 Jan	Transfer to own account: L4 Habitat	-2,401,563	61,416,036
	The refund of 2,401,563 was posted 28 days late, because the branch had to establish which of two identical refunds was yours. Both were, and the second has been returned to the sender with the Bank's thanks. Ref. CIBT-2997-D6AE-5		
31 Jan	Interest at 3.90% APY	+207,868	61,623,904
	The statement fee for this period has been waived. You did not ask for the waiver, so it was made on the Bank's own initiative, which the Bank does not take often and does not explain. Ref. CIBT-2997-FD7C-9		

Closing balance, month by month

Highest 65,355,275 s · lowest 43,761,667 s



February 2996 — January 2997

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  2997-01`