CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Ivo Ellsworth
Unit 342, Pallas Ring 10

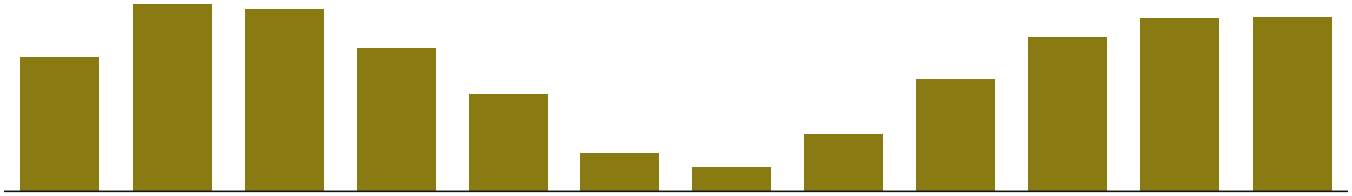
Account 8564-7671-9708
Period 1–31 January 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
132,042,730 s	**+1,573,613 s**	**-1,051,922 s**	**132,564,421 s**

Date	Description	Amount (s)	Balance (s)
14 Jan	ATM withdrawal: Ganymede	-86,400	131,956,330
	You return the receipt to the slot after reading it, which the machine logs as a refusal. It has been logged 61 times this quarter, and the Bank considers each one to be a withdrawal you were too polite to keep. Ref. CIBT-3012-E12A-1		
18 Jan	Payroll credit: Montréal Sector Transit	+1,078,453	133,034,783
	29 Standard days' wages from Montréal Sector Transit, paid in cycles and converted at the posted rate on the day of receipt. The remitter's clock ran 23 seconds ahead of ours during the transfer window; the difference has been absorbed under the Interworld Settlement Arrangement and does not appear as a fee. Ref. CIBT-3012-DD0E-1		
18 Jan	Slippage fee (Ganymede, 7 transfers)	-2,100	133,032,683
	Auditors' note: the 7 crossings are one crossing in the relay's books, which the relay calls a bundle and the auditors call a convenience. The fee is the same either way, and the auditors have agreed that it should be. Ref. CIBT-3012-920E-2		
21 Jan	ATM withdrawal: Ganymede	-259,200	132,773,483
	The teller noted that you asked her to hold the cash while you decided whether to keep it. She held it. The decision is recorded as yours. Ref. CIBT-3012-BE87-4		
29 Jan	Transfer to own account: Ganymede	-704,222	132,069,261
	This line was first entered against 8564-1928-4695 in error and has been moved to this account, where it belonged. The holder of 8564-1928-4695 has been informed and has replied that they had not missed it. Ref. CIBT-3012-F228-4		
31 Jan	Interest at 4.50% APY	+495,160	132,564,421
	Interest at 4.50% APY is posted in whole seconds at the close of each Pallas Ring 10 day. Anything smaller than a second is entered in pencil on the back of the worksheet, and the officer who initials the worksheet has never yet had to add it up. Ref. CIBT-3012-6223-3		

Closing balance, month by month

Highest 137,481,176 s · lowest 74,270,249 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 7671-9708 3012-01