CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bram Inglewood
Unit 244, Pallas Ring 10

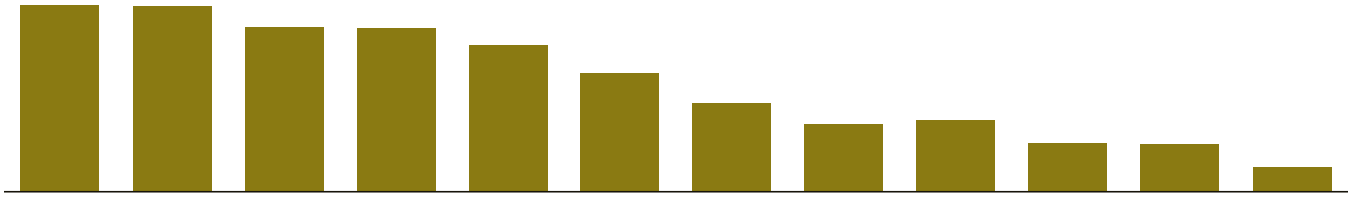
Account 8564-1116-7708
Period 1–31 January 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,744,100 s	**+240,557 s**	**-1,370,988 s**	**12,613,669 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	ATM withdrawal: Callisto	-86,400	13,657,700
	Why this withdrawal took 13 minutes was the auditors' question. The relay's log shows the machine waiting for the Bank's confirmation and the Bank waiting for the machine. The auditors have found this to be nobody's fault, and have recorded it as their finding. Ref. CIBT-2986-130C-2		
10 Jan	Transfer to own account: Callisto	-1,162,391	12,495,309
	The sundry for the 10th was a gift. The Bank records it under sundries because it has no heading for gifts, and the giver has asked not to be named, which the Bank has honoured in the only way open to it. Ref. CIBT-2986-016E-7		
18 Jan	Payroll credit: Brymar College	+190,162	12,685,471
	The Brymar College credit waited 28 days at the Callisto office while its clerks argued over which day it had been sent. The argument was settled on the 18th, in favour of the day the Bank had been given at the start, and the credit was posted the same afternoon. Ref. CIBT-2986-B2AF-8		
20 Jan	Transfer to joint account	-114,097	12,571,374
	Europa's office pays the joint account's share in whole cycles, and returns the remainder at the next posting. The office has never been asked to round differently, and has never offered to. Ref. CIBT-2986-E3F3-8		
28 Jan	Slippage fee (Callisto, 9 transfers)	-8,100	12,563,274
	You ask for each crossing to be confirmed twice, once at the counter and once by post. The second confirmation costs nothing, and the Bank notes that you are the only customer who has asked for it in writing. Ref. CIBT-2986-3D47-3		
31 Jan	Interest at 4.40% APY	+50,395	12,613,669
	Held back because the payroll file was sent a day ahead of its date, this month's interest was posted in full at the close of the month. Ref. CIBT-2986-D028-9		

Closing balance, month by month

Highest 20,602,622 s · lowest 12,613,669 s



February 2985 January 2986

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 1116-7708 2986-01