CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bram Inglewood
Unit 94, Pallas Ring 10

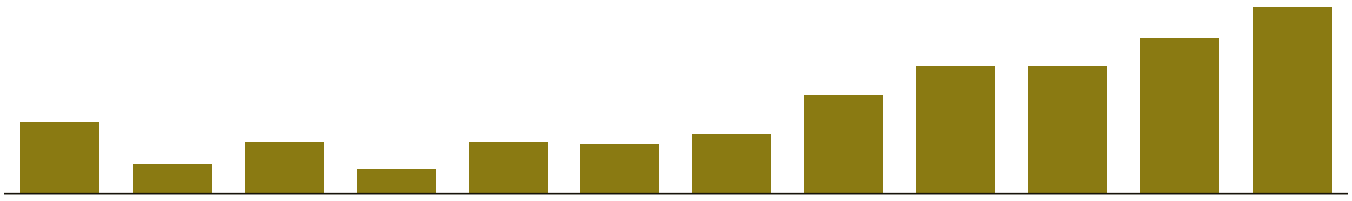
Account 8564-1116-7708
Period 1–31 January 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
27,561,140 s	**+1,194,547 s**	**-116,497 s**	**28,639,190 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Deposit: Hall E	+903,328	28,464,468
	Coins from the envelope were totalled to the nearest 16 seconds before posting, which is the counter's practice for coin and not for paper. The 0.985 difference will be credited on the next statement, where it will be rounded again. Ref. CIBT-2995-0B20-9		
07 Jan	Slippage fee (New Orleans Sector, 4 transfers)	-2,400	28,462,068
	Crossings through the New Orleans Sector relay are counted from its own sunrise, not from the Head Office's midnight. Your 4 transfers therefore happened at New Orleans Sector first light, as the statement shows, and the fee reflects it. Ref. CIBT-2995-7585-4		
09 Jan	Transfer to joint account	-114,097	28,347,971
	The slippage on the transfer to 8564-3426-1736 was charged to the holder who sent it, not to the joint account, at that holder's own request. The joint account has been kept clear of it, and the holder has asked that this be recorded as a matter of principle. Ref. CIBT-2995-0F31-5		
25 Jan	Payroll credit: Brymar College	+190,162	28,538,133
	Brymar College paid 28 standard days late because its office keeps the local festival of its own sun. The Bank accepts that as a reason. The late credit carries the interest it would have earned on time, at the usual rate, and no penalty. Ref. CIBT-2995-F9E3-4		
31 Jan	Interest at 4.40% APY	+101,057	28,639,190
	The period's interest was calculated on the balance before the 31st deposit, not after it. The difference of 7 seconds has been credited, and the statement now counts the deposit from the day it was made. Ref. CIBT-2995-59CA-9		

Closing balance, month by month

Highest 28,639,190 s · lowest 23,045,484 s



February 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 1116-7708 2995-01