CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dagny Ostrander
Unit 180, Pallas Ring 10

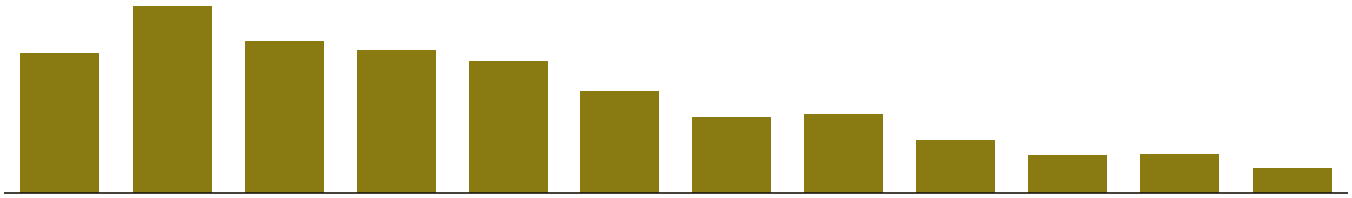
Account 8564-1663-2698
Period 1–31 January 2945
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
313,930,690 s	**+3,183,264 s**	**-12,544,905 s**	**304,569,049 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Payroll credit: Ganymede Heights Infirmary	+2,058,346	315,989,036
	You have had the Ganymede Heights Infirmary credit moved to 8564-1663-2698 on the same afternoon every month since 2942, and each time you have left the other half on deposit without comment. The officers have taken this to be the arrangement. Ref. CIBT-2945-28F0-6		
09 Jan	Slippage fee (Ganymede, 7 transfers)	-4,200	315,984,836
	Ganymede Heights Infirmary stamps its remittances by its own calendar, which runs one Standard day behind the Head Office's, so each crossing from the firm is reckoned a day late and charged for the difference. The firm's accounts department has asked us to say that the calendar is correct, and the Bank has said so. Ref. CIBT-2945-477B-0		
28 Jan	Transfer to own account: Ganymede	-12,540,705	303,444,131
	A sundry was described as a fee for a service when it was a refund for one. The description has been amended; the sum is unchanged, and the refund is credited in full. Ref. CIBT-2945-308C-4		
31 Jan	Interest at 4.30% APY	+1,124,918	304,569,049
	The usual charge on an interest line was not taken this period. The Bank has noticed that you read the charge column first, and on the strength of that habit has decided the column may stay empty for you. Ref. CIBT-2945-633F-8		

Closing balance, month by month

Highest 412,774,372 s · lowest 304,569,049 s



February 2944 January 2945

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 1663-2698 2945-01