CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Umberfield-Prendergast
Unit 143, Pallas Ring 10

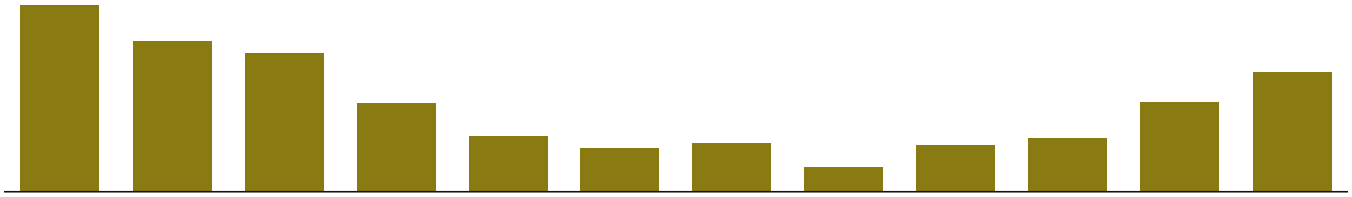
Account 8564-1663-5527
Period 1–31 January 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
40,285,951 s	**+2,288,548 s**	**-304,360 s**	**42,270,139 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Temporal Health Plan	-40,360	40,245,591
	You have attended your eye examination on the 2nd of every year since 3026 and have asked each time to read the lower lines first. The optician records this as a preference, and has never needed to be told which line you mean. Ref. CIBT-3029-F581-4		
11 Jan	ATM withdrawal: Lagos Sector	-259,200	39,986,391
	A copy of the sample is kept in a child's pencil case, under the rubber in the Committee's own room, and it agrees with the one in the ledger. Ref. CIBT-3029-15C1-4		
19 Jan	Slippage fee (Lagos Sector, 8 transfers)	-4,800	39,981,591
	Under the rounding rule, a fee of exactly half a second is taken up to the next whole second. This statement's fee, 0.30 s, fell on a half and has been charged upward, and the Bank regrets the half. Ref. CIBT-3029-3971-8		
24 Jan	Payroll credit: Ganymede Heights Infirmary	+143,196	40,124,787
	Under the rounding rule each wage is paid to the whole day and the remainder is carried forward. The remainders add up through the year, and in the twelfth month they come to one whole day, which is credited with the December wage. Yours came to 0.994 in December, shown on the line below. Ref. CIBT-3029-5A1A-8		
27 Jan	Deposit: Hall E	+1,980,852	42,105,639
	Nothing is charged for a deposit made in the first minute the window is open. The Bank prices that minute at nothing, and the counter asks us to say it is a generous price for a minute. Ref. CIBT-3029-DDCF-9		
31 Jan	Interest at 4.90% APY	+164,500	42,270,139
	The 31st line applied the old rate to the whole period, although the new rate took effect 28 days in. The period has been split at the change, and the 31 seconds owed to you are credited below. Ref. CIBT-3029-1523-9		

Closing balance, month by month

Highest 46,709,249 s · lowest 35,935,234 s



February 3028 January 3029

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 1663-5527 3029-01