CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Quill Umberfield
Unit 81, Pallas Ring 10

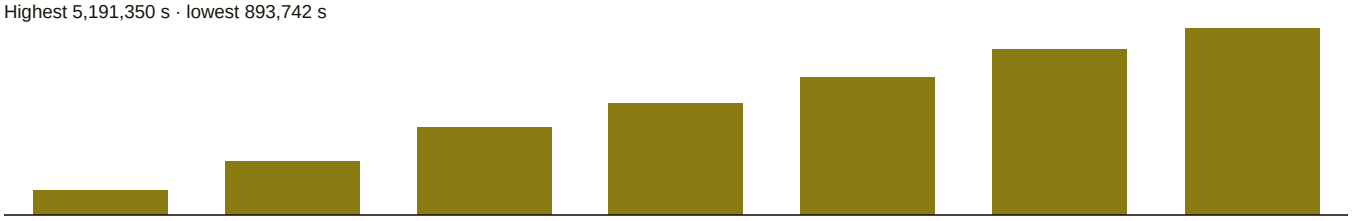
Account 8564-1663-9065
Period 1–31 January 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
4,629,464 s	**+564,286 s**	**-2,400 s**	**5,191,350 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Payroll credit: St. Catherine Bakeries	+167,743	4,797,207
	The receiving fee on this credit from St. Catherine Bakeries was waived. The payroll office has asked that its wages be treated as inbound family, a category the Bank has never been asked to recognise and has recognised for one month only. Ref. CIBT-2989-9922-4		
09 Jan	Slippage fee (Titan, 4 transfers)	-2,400	4,794,807
	The relay did not record where the 4 crossings started, so the slippage on them was worked from the far end alone. The Bank charges only for seconds it can place, and has placed what it could on the relay. Ref. CIBT-2989-09AA-5		
30 Jan	Deposit: Hall E	+383,427	5,178,234
	The entry for the 30th was posted to the holder's old number after a change of account. The entry was amended at the holder's request, and at no charge, and the sum moved with it, so the old number now shows nothing at all. Ref. CIBT-2989-1F5A-7		
31 Jan	Interest at 3.40% APY	+13,116	5,191,350
	Interest earned on the Ganymede deposit is paid at the Ganymede rate, which is higher, and converted at the Earth rate, which is lower, and the station keeps the difference. Ref. CIBT-2989-0772-8		

Closing balance, month by month

Highest 5,191,350 s · lowest 893,742 s



July 2988 January 2989

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 1663-9065 2989-01