CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 342, Pallas Ring 10

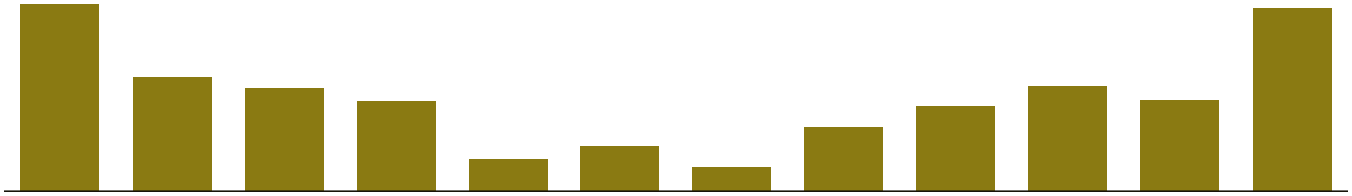
Account 8564-1663-9065
Period 1–31 January 3005
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
18,452,931 s	**+1,506,120 s**	**-180,000 s**	**19,779,051 s**

Date	Description	Amount (s)	Balance (s)
08 Jan	ATM withdrawal: Luna	-172,800	18,280,131
	St. Catherine Bakeries has its own machine on the same concourse, installed the same month as this one. The firm's machine has never been asked to match one of your withdrawals, and the Bank has not asked it to try. Ref. CIBT-3005-1583-9		
14 Jan	Deposit: Hall E	+1,453,837	19,733,968
	The deposit was made in days and converted at the posted rate to the second. The conversion rounds the sum to the nearest 60 seconds, and the balance of 0.948 stays with the window, which is entitled to it. Ref. CIBT-3005-173E-4		
29 Jan	Slippage fee (Luna, 8 transfers)	-7,200	19,726,768
	The fee is shown to the nearest second. The unrounded figure is kept in the Bank's books, has not been requested by you, and has never been requested by anybody who was asked whether they wanted it. Ref. CIBT-3005-FA19-1		
31 Jan	Interest at 3.40% APY	+52,283	19,779,051
	Interest on the Luna side is paid in days to the nearest 29, and the remainder is carried forward as a fraction of 0.969. The Bank holds the fraction in trust for you. You have never asked for it, and it has grown into a sum the officer describes as modest and patient. Ref. CIBT-3005-1E71-2		

Closing balance, month by month

Highest 19,839,678 s · lowest 17,477,586 s



February 3004 January 3005

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 3005-01