CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Quill Umberfield
Unit 88, Pallas Ring 10

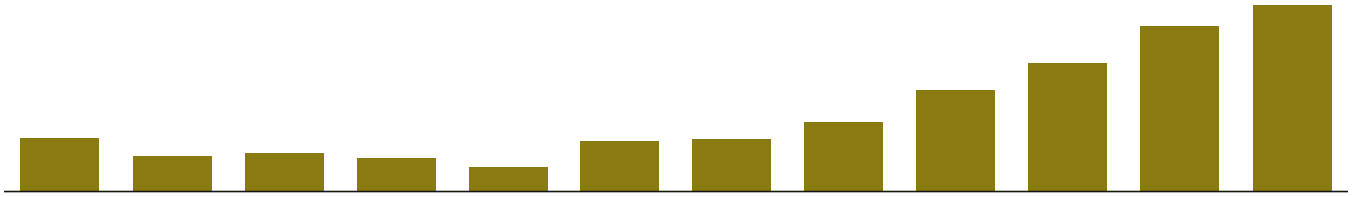
Account 8564-1663-9065
Period 1–31 January 3016
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
21,143,788 s	**+469,976 s**	**0 s**	**21,613,764 s**

Date	Description	Amount (s)	Balance (s)
12 Jan	Deposit: Hall E	+242,326	21,386,114
	The reviewer asked for the slip behind this deposit, found it in the right place, and described the find as a first for that drawer. The drawer has since been labelled. Ref. CIBT-3016-4ECF-0		
14 Jan	Payroll credit: St. Catherine Bakeries	+167,743	21,553,857
	The St. Catherine Bakeries credit came with a handling fee of 0.30 seconds, which the Bank waived once it had seen the payroll office's own stub. The fee had been written on the stub in pencil and then carefully rubbed out. Ref. CIBT-3016-1B37-3		
31 Jan	Interest at 3.40% APY	+59,907	21,613,764
	The interest was computed on the closing balance rather than the average. The method is in clause 4 of the terms and was applied the same way throughout the period. Ref. CIBT-3016-2D8D-4		

Closing balance, month by month

Highest 21,613,764 s · lowest 17,956,206 s



February 3015 January 3016

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 3016-01