CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Estate of Rafe Zamora
Unit 163, Pallas Ring 10

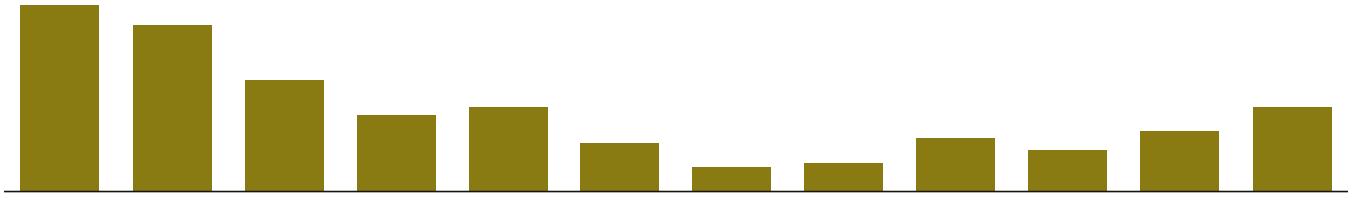
Account 8564-2201-9708
Period 1–31 January 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
423,947,467 s	**+15,799,123 s**	**-3,000 s**	**439,743,590 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Slippage fee (Phobos, 5 transfers)	-3,000	423,944,467
	The Bank rounds your fee down when it is charged to you and the relay's share down when it is paid out. That leaves a surplus of 0.966 of a second, which has no account and no name. Ref. CIBT-3022-D7D3-1		
11 Jan	Deposit: Hall E	+14,173,992	438,118,459
	Note for the auditors: the fraction of 0.957 left over from this deposit is kept in the counter's tray at the holder's request, not credited. The tray has been counted, and the fraction is where the tray says it is. Ref. CIBT-3022-C7A6-0		
31 Jan	Interest at 4.60% APY	+1,625,131	439,743,590
	You leave the interest on deposit until the last second of each month and then ask for it in sols, which the Bank counts out for you, slowly. The interest is paid every month. The coins are a courtesy the Bank has come to enjoy. Ref. CIBT-3022-3FE2-9		

Closing balance, month by month

Highest 509,266,314 s · lowest 399,284,438 s



February 3021 January 3022

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 2201-9708 3022-01