CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Pax Wetherby
Unit 84, Pallas Ring 10

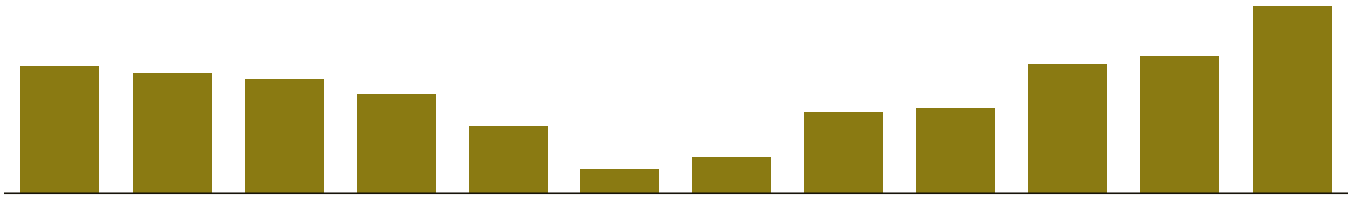
Account 8564-2680-9708
Period 1–31 January 2965
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
55,822,937 s	**+4,335,955 s**	**-432,097 s**	**59,726,795 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	Payroll credit: Interworld Post	+716,163	56,539,100
	Pay from Interworld Post at Titan follows the local day, so the last credit of the month lands 30 days into the next. The Bank was asked to treat the month as the local one, and declined, politely. Ref. CIBT-2965-0065-7		
07 Jan	Transfer to joint account	-429,697	56,109,403
	The joint transfer of 429,697 posted 0.982 of a cycle short, once each holder's half had been rounded down. The shortfall stays in the joint balance until one of the holders thinks to ask for it. Ref. CIBT-2965-B6D0-0		
11 Jan	Deposit: Hall E	+3,433,716	59,543,119
	Notes totalling 3,433,716 were checked at the Hall E window. The Teller observed, to nobody in particular, that they had been folded by someone with a clear view of their future. Ref. CIBT-2965-F92A-6		
23 Jan	Slippage fee (Titan, 4 transfers)	-2,400	59,540,719
	A transfer to your niece at Titan, sent for her birthday in 2963, crossed at the relay's own birthday rate, which is lower than the posted one. The Bank has noted the coincidence without comment and has no further evidence to offer. Ref. CIBT-2965-6A3E-3		
31 Jan	Interest at 4.00% APY	+186,076	59,726,795
	The interest is credited on the 31st, a day earlier than the posted date, because the depositor asked for it to be so and has been right about the calendar every time. Ref. CIBT-2965-5570-3		

Closing balance, month by month

Highest 59,726,795 s · lowest 47,007,216 s



February 2964 January 2965

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 2680-9708 2965-01