CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Sunniva Jaramillo
Unit 25, Pallas Ring 10

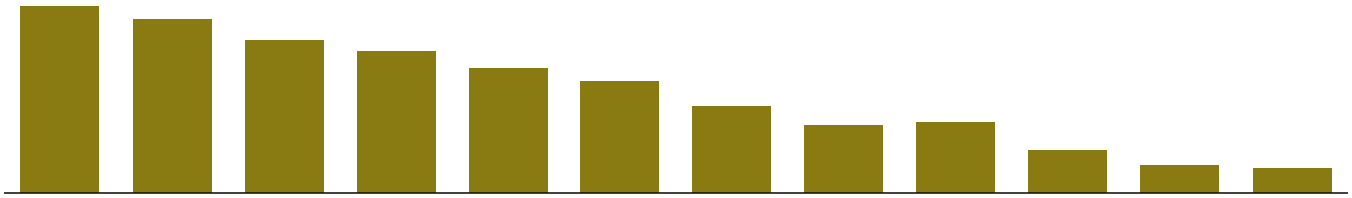
Account 8564-4635-4321
Period 1–31 January 2963
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
28,383,212 s	**+262,121 s**	**-463,255 s**	**28,182,078 s**

Date	Description	Amount (s)	Balance (s)
16 Jan	Transfer to own account: Europa	-460,255	27,922,957
	Brymar College took its staff loan repayment from this account early, on the 16th rather than the usual day. The loan's officer has confirmed that the early debit was intended, and that the loan is now, in her words, "closer to finished than it was". Ref. CIBT-2963-8CD3-4		
20 Jan	Payroll credit: Brymar College	+172,241	28,095,198
	Payment from Brymar College was credited 31 days after the sender's month had closed, because its calendar still showed last month on the last page. The calendar has been replaced, and the credit was accepted in full. Ref. CIBT-2963-F607-9		
27 Jan	Slippage fee (Europa, 5 transfers)	-3,000	28,092,198
	An auditor's pencil mark sits beside the 27th line, where a figure was checked three times against three different clocks and came out the same each time. The mark is not a query. Ref. CIBT-2963-5100-0		
31 Jan	Interest at 3.80% APY	+89,880	28,182,078
	Interest on the Europa side is posted by the under-ice office, which reads its figures by a lamp in the tunnel and sends them up in a sealed tube. The tube is always a little late, and the interest is always a little bigger for the wait. Ref. CIBT-2963-17E3-6		

Closing balance, month by month

Highest 38,159,484 s · lowest 28,182,078 s



February 2962 January 2963

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 4635-4321 2963-01