CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Juvonen
Unit 32, Pallas Ring 10

Account 8564-4792-1821
Period 1–31 January 2998
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
24,777,933 s	**+1,743,509 s**	**-24,285 s**	**26,497,157 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Deposit: Hall E	+1,677,435	26,455,368
	A deposit under one whole day is not credited until a second one arrives to make it whole. This one is still waiting for its partner at the Hall E window. Ref. CIBT-2998-4ECC-5		
21 Jan	Turbulence Cover	-23,685	26,431,683
	Cloudport on Venus is covered at the Earth rate, on the strength of the carrier's own estimate that the air is not as bad as reported. The Bank has not sent anyone to check. Ref. CIBT-2998-0E4D-7		
23 Jan	Slippage fee (London Sector, 2 transfers)	-600	26,431,083
	The 2 crossings were held 31 days at the relay while the relay and the Head Office each waited for the other to confirm that the transfers had left. Both agreed in writing on the 23rd, and no fee applies to the hold. Ref. CIBT-2998-1A9D-9		
31 Jan	Interest at 3.20% APY	+66,074	26,497,157
	The charge for withdrawing interest on the day it posts has been waived, since the posting and the withdrawal reached the counter in the same second and the officer could not decide which came first. Ref. CIBT-2998-DE63-2		

Closing balance, month by month

Highest 39,388,742 s · lowest 24,777,933 s



February 2997 January 2998

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 4792-1821 2998-01