CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Hightower
Unit 301, Pallas Ring 10

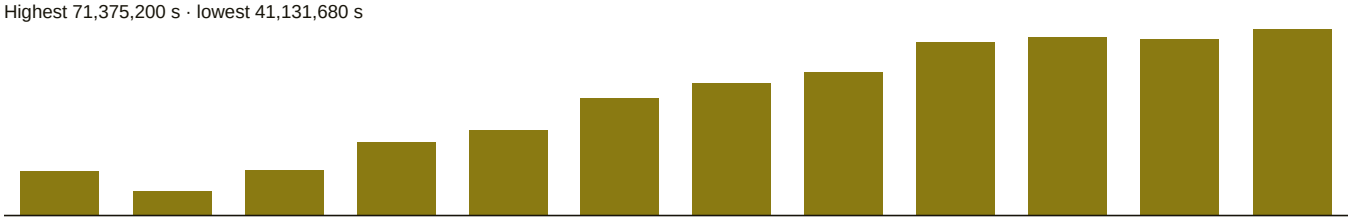
Account 8564-5501-1663
Period 1–31 January 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
69,435,003 s	**+2,476,989 s**	**-536,792 s**	**71,375,200 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Payroll credit: Montréal Sector Transit	+603,654	70,038,657
	Each year on the day your wage is first credited you send the Bank a card with one word on it, received, and the card goes into the file with the others. The file is now thick enough that the Teller dates it by the cards. Ref. CIBT-3028-DA24-0		
05 Jan	ATM withdrawal: Io	-172,800	69,865,857
	Cash-time withdrawals at Io are rounded down to the second, and the machine then rounds the result down again to the whole cycle. The Bank has asked for one rounding per withdrawal and has been told the machine is only doing what it was built for. Ref. CIBT-3028-9487-5		
05 Jan	Transfer to joint account	-362,192	69,503,665
	Montréal Sector Transit's payroll office now sends the joint transfer 31 days early, since its own books close before the due date. Nothing is owed on the earlier posting, and the account has been credited with the interest for the difference. Ref. CIBT-3028-BC30-7		
09 Jan	Deposit: Hall E	+1,636,099	71,139,764
	A deposit of 1,636,099 arrived on the 9th from an account with no holder's name. It has been credited to your account, as the Bank has always done with money that arrives without a name, and the source has been filed. Ref. CIBT-3028-3455-4		
13 Jan	Slippage fee (Io, 2 transfers)	-1,800	71,137,964
	No question has been raised about the 1,800 s. The counter has been told that the relay is a long way away and that seconds are in no hurry, and it considers both sufficient reasons not to think about it. Ref. CIBT-3028-5116-0		
31 Jan	Interest at 4.10% APY	+237,236	71,375,200
	You have not withdrawn the interest in 10 years. The statement now lists it as the account's own opinion, which the Bank has recorded without comment. Ref. CIBT-3028-AE88-1		

Closing balance, month by month

Highest 71,375,200 s · lowest 41,131,680 s



February 3027 January 3028

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 5501-1663 3028-01