CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Estate of Hollis Galloway
Unit 329, Pallas Ring 10

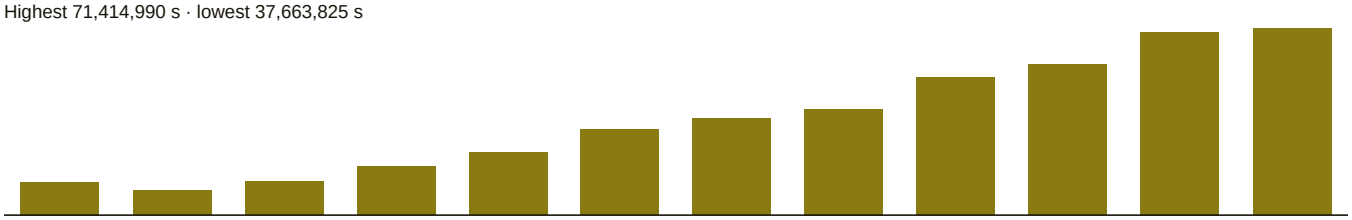
Account 8564-7239-8564
Period 1–31 January 2967
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
70,668,049 s	**+749,341 s**	**-2,400 s**	**71,414,990 s**

Date	Description	Amount (s)	Balance (s)
19 Jan	Deposit: Hall E	+472,558	71,140,607
	No handling charge applies to this deposit. The coins came already rolled in paper, which the counter regards as doing half its work for it. Ref. CIBT-2967-814D-1		
28 Jan	Slippage fee (Kepler Ring, 4 transfers)	-2,400	71,138,207
	A crossing is charged to the second, but a month of crossings is charged to the minute, so the seconds left over at the end are carried to the next month. This month they came to 0.967, and they will be added to the first crossing you make next, which the Bank has mentioned in advance so that you may prepare. Ref. CIBT-2967-168D-3		
31 Jan	Interest at 4.70% APY	+276,783	71,414,990
	Interest for the Pallas Ring 10 day was rounded to the nearest whole second at close, and the 0.987 left over is credited on the next statement. It is the only interest on your statement paid in arrears, and the arrears have never reached a second. Ref. CIBT-2967-E4C3-5		

Closing balance, month by month

Highest 71,414,990 s · lowest 37,663,825 s



February 2966 January 2967

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 7239-8564 2967-01