CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Uma Ostrander
Unit 276, Pallas Ring 10

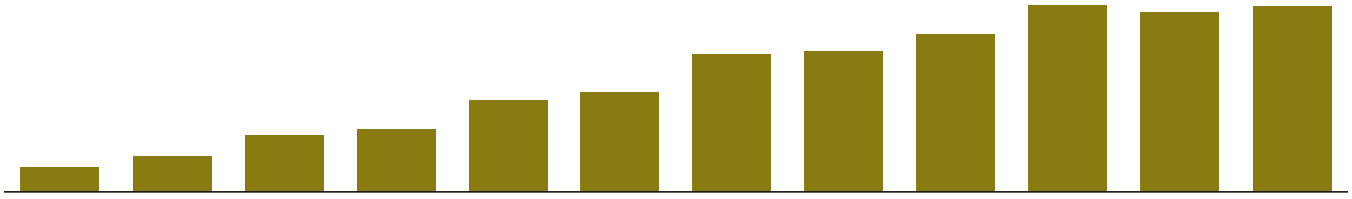
Account 8564-7746-0708
Period 1–31 January 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
72,530,740 s	**+1,278,624 s**	**-173,400 s**	**73,635,964 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Payroll credit: Montréal Sector Transit	+472,240	73,002,980
	The slip with this pay said that the enclosed sum was not a bonus. The officer checked it, found that it was not, and asked us to say that the slip was the first document from Montréal Sector Transit to be plain about money without being asked. Ref. CIBT-3014-452D-3		
03 Jan	ATM withdrawal: Lagos Sector	-172,800	72,830,180
	The relay kept your request for 28 days, since the relay's rule is that a round sum must wait a day before it is trusted. Yours was round. Ref. CIBT-3014-E548-0		
14 Jan	Slippage fee (Lagos Sector, 2 transfers)	-600	72,829,580
	On Lagos Sector the day is shorter than ours, so slippage is charged per local hour and converted to the Standard rate. The local office reports this as a matter of pride, and asks that the fee be read as 0.30 s per local hour, which is 900 seconds less than the Head Office would charge. Ref. CIBT-3014-4C0B-3		
14 Jan	Deposit: Hall E	+582,748	73,412,328
	Note for the auditors: the fraction of 0.968 left over from this deposit is kept in the counter's tray at the holder's request, not credited. The tray has been counted, and the fraction is where the tray says it is. Ref. CIBT-3014-3ABB-8		
31 Jan	Interest at 3.70% APY	+223,636	73,635,964
	The interest was paid through Montréal Sector Transit's office at Lagos Sector, which holds it for a week before crediting staff. The week belongs to the employer and not the Bank, so the interest has been credited on time. Ref. CIBT-3014-10A9-9		

Closing balance, month by month

Highest 73,930,915 s · lowest 41,419,801 s



February 3013 January 3014

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 7746-0708 3014-01