CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Rhea Eskeland
Unit 16, Pallas Ring 10

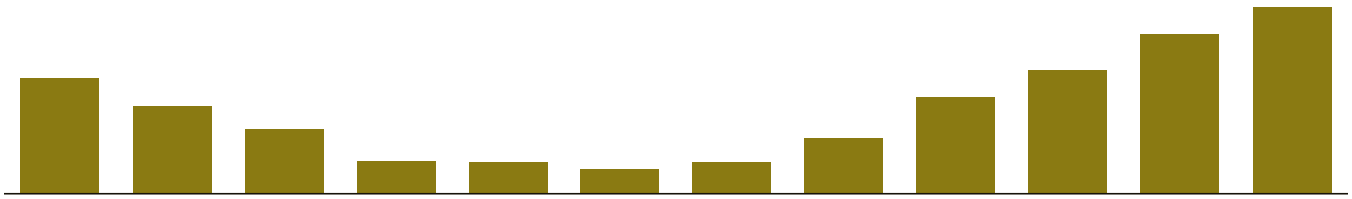
Account 8564-8046-7708
Period 1–31 January 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
18,819,997 s	**+1,711,366 s**	**-104,060 s**	**20,427,303 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Deposit: Hall E	+1,401,856	20,221,853
	The deposit posted on the 2nd was keyed to the rate of another branch. The rate has been changed to Hall E's, and the amount, 1,401,856, is unaltered. Ref. CIBT-3029-24DE-5		
08 Jan	Payroll credit: Kepler Ring Hydroponics	+171,933	20,393,786
	A handling fee of 0.30 s was taken on the Kepler Ring Hydroponics credit and returned the next morning, after the office noticed that its own cashier had keyed the fee as a second wage. Ref. CIBT-3029-F312-6		
08 Jan	Slippage fee (Callisto, 3 transfers)	-900	20,392,886
	Kepler Ring Hydroponics asked the Bank to hold its remittances until the Head Office was quiet, which it is for 35 hours each Standard week. The fee on the held transfers is the fee for the quiet hours, and the firm has asked that it be rounded down to the nearest quiet hour. Ref. CIBT-3029-02BA-5		
08 Jan	Transfer to joint account	-103,160	20,289,726
	When the joint sum falls exactly on a half-second the Bank rounds it to the even second, so that neither holder is favoured. This month the even second went to Nils Kowalczyk, who has asked for it to be noted as a rare win. Ref. CIBT-3029-AFCD-6		
23 Jan	Mech Veterans' Time Pension	+62,298	20,352,024
	Your former employer, Kepler Ring Hydroponics, has sent its pension top-up on the same day as the Bank's payment, and the two sums appear together on this line. The fund asks only that you write once a year to say you are still alive. Ref. CIBT-3029-064B-6		
31 Jan	Interest at 4.80% APY	+75,279	20,427,303
	The rate on the front of this statement was printed correctly and the figure beneath it was not. The figure has been recalculated from the rate; the amount credited is the one you were always owed. Ref. CIBT-3029-ADB2-5		

Closing balance, month by month

Highest 20,427,303 s · lowest 10,786,966 s



February 3028 January 3029

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 8046-7708 3029-01