CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Emeka Kestrel
Unit 27, Pallas Ring 10

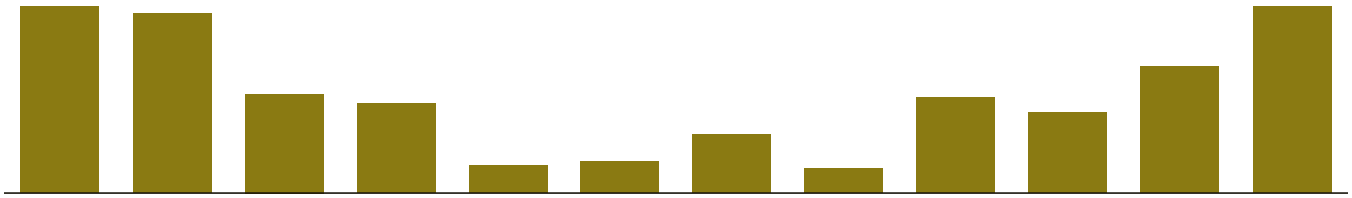
Account 8564-8529-5708
Period 1–31 January 2977
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
520,414,548 s	**+54,085,861 s**	**-289,075 s**	**574,211,334 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Memory Vault: box 72-602, quarter	-259,200	520,155,348
	Where a late quarter is concerned the rounding runs the other way: the rent is carried forward rather than up, and the 28 days' interest is paid in full to the holder. Ref. CIBT-2977-201B-0		
05 Jan	Temporal Health Plan	-27,775	520,127,573
	A physician's note on the 5th says the examination was brief and that you asked good questions. The plan has no field for the second, and has entered only the first. Ref. CIBT-2977-4942-8		
16 Jan	Slippage fee (Lagos Sector, 7 transfers)	-2,100	520,125,473
	The Lagos Sector branch reckons the slippage on its own crossings and passes the charge to us at the day's close. The rate is 0.30 s per Standard day, as on every world, and the local office asks to be thanked for working the sums without a calculator. Ref. CIBT-2977-39C2-2		
25 Jan	Deposit: Hall E	+52,177,675	572,303,148
	Since 2976 you have deposited the same sum to the second on the same afternoon each month, and withdrawn the interest the morning after it posts. The reason was never written down, and the officers have stopped asking for it. Ref. CIBT-2977-3729-0		
31 Jan	Interest at 4.40% APY	+1,908,186	574,211,334
	The posted rate was held at 4.40% for 31 days after the Authority's change, because the notice came by relay, and the relay had a delay of its own to attend to first. Ref. CIBT-2977-E1CB-8		

Closing balance, month by month

Highest 574,658,152 s · lowest 427,443,458 s



February 2976 January 2977

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 8529-5708 2977-01