CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Emeka Kestrel
Unit 103, Pallas Ring 10

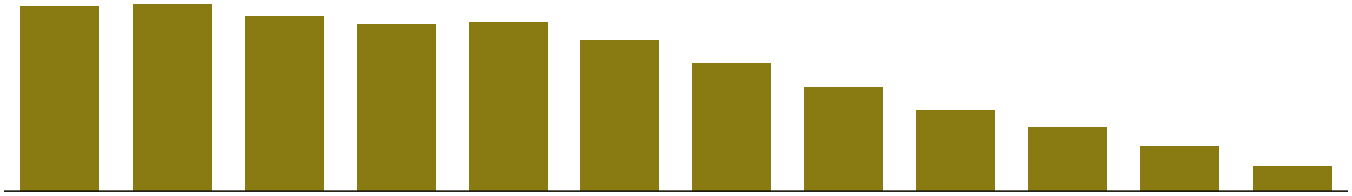
Account 8564-8529-5708
Period 1–31 January 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
766,864,183 s	**+9,943,216 s**	**-60,429,325 s**	**716,378,074 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Temporal Health Plan	-34,579	766,829,604
	The provider billed 3 consultations in whole days, and the plan has converted them to seconds, rounding each claim down. The fraction left over, 0.985, belongs to the plan's reserve and not to your cover. Ref. CIBT-2995-4D32-8		
12 Jan	Slippage fee (Venus, 2 transfers)	-600	766,829,004
	Each time you cross, you ask the officer to read the slippage aloud before it is charged. The officer reads it, you nod, and the charge is made. No other customer at Hall E has been recorded as asking. Ref. CIBT-2995-EFAA-6		
12 Jan	Memory Vault: box 72-602, quarter	-259,200	766,569,804
	The auditors traced the rent on box 72-602 from the holder's account to the Vault's, and found it arrives 31 Standard days after it leaves. They regard this as the rent's own pace and have recorded no finding. Ref. CIBT-2995-1A7C-3		
13 Jan	Transfer to own account: Venus	-60,134,946	706,434,858
	Sundries on the Venus run are settled at the end of each day, not each day, which is why this one is dated the 13th and was posted in the month after. Ref. CIBT-2995-3C09-0		
24 Jan	Payroll credit: Titan Methane Works	+7,131,381	713,566,239
	The Teller compared the Titan Methane Works advice with the credit, found no difference, and went to lunch early to mark it. She considers that a fair use of a good result. Ref. CIBT-2995-4117-2		
31 Jan	Interest at 4.40% APY	+2,811,835	716,378,074
	Auditors' note: monthly interest on 8564-8529-5708 was computed on the opening balance for 4 periods, as the rule requires, and on the closing balance for the periods since, as the custom does. The rule and the custom agree to the second, which the auditors describe as a relief. Ref. CIBT-2995-BCCE-6		

Closing balance, month by month

Highest 1,108,214,218 s · lowest 716,378,074 s



February 2994 January 2995

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 2995-01