CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Emeka Kestrel
Unit 71, Pallas Ring 10

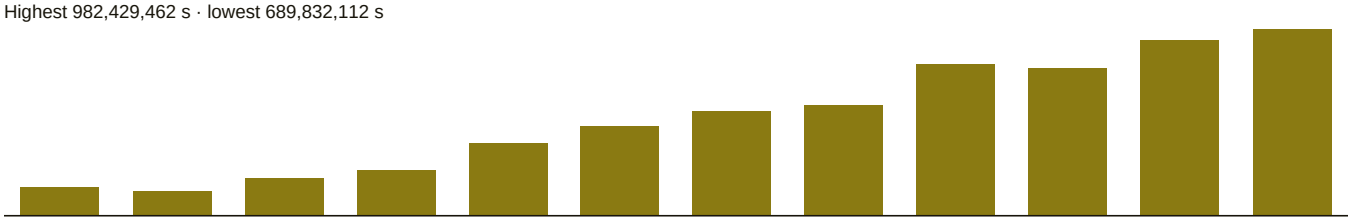
Account 8564-8529-5708
Period 1–31 January 2996
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
961,679,872 s	**+21,031,215 s**	**-281,625 s**	**982,429,462 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Payroll credit: Titan Methane Works	+7,131,381	968,811,253
	Your pay was held 31 days while Titan Methane Works argued with the Bank about whether a month of this kind has thirty days or thirty-one. The argument was settled in the employer's favour, and the Bank has conceded the extra day with reluctance. Ref. CIBT-2996-1BB4-1		
05 Jan	Slippage fee (Luna, 3 transfers)	-900	968,810,353
	Your 3 transfers stood 31 Standard days at the quay while a tug was found to tow them across the lock. The tug is listed on the statement as a charge; the seconds are not. Ref. CIBT-2996-4144-3		
19 Jan	Deposit: Hall E	+10,373,675	979,184,028
	The counter fee was not taken. The envelope had been counted by the depositor before it reached the window, and the Bank does not bill a holder for arithmetic already done. Ref. CIBT-2996-7577-6		
23 Jan	Memory Vault: box 72-602, quarter	-259,200	978,924,828
	Auditors' query: box 72-602 has been paid in full since 2995, and each quarter's rent was entered on the day it was paid, not the day it fell due. The auditors asked the custodian to explain the difference, and the custodian explained that the day paid is the only day that can be proved. Ref. CIBT-2996-D664-6		
26 Jan	Temporal Health Plan	-21,525	978,903,303
	Your 2 sessions at the clinic on Luna were billed on the 26th of each month, and each month the plan has paid them within 29 days. The plan regards this as the most punctual arrangement on its register. Ref. CIBT-2996-1F14-8		
31 Jan	Interest at 4.40% APY	+3,526,159	982,429,462
	Interest for the month, paid on the 31st as before. The figure changes only when the rate does, and the rate has changed on this account 2 times since 2991, each time in writing. Ref. CIBT-2996-E9AF-9		

Closing balance, month by month

Highest 982,429,462 s · lowest 689,832,112 s



February 2995 January 2996

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 2996-01