CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Emeka Kestrel
Unit 22, Pallas Ring 10

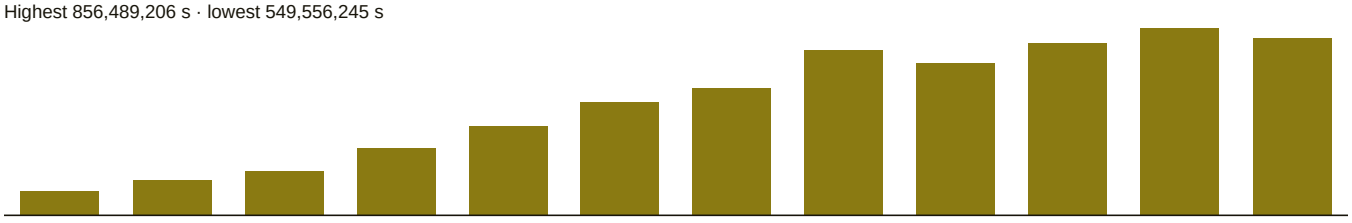
Account 8564-8529-5708
Period 1–31 January 2998
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
856,489,206 s	**+3,140,460 s**	**-21,637,619 s**	**837,992,047 s**

Date	Description	Amount (s)	Balance (s)
17 Jan	Slippage fee (Luna, 2 transfers)	-1,800	856,487,406
	No slippage fee was taken on this transfer. The clocks at Hall E and Luna showed the same second throughout, for the length of the transfer, which the Clock Standards Board has asked us to describe as a coincidence and not a policy. Ref. CIBT-2998-1B60-7		
17 Jan	Memory Vault: box 72-602, quarter	-259,200	856,228,206
	Rounding on box 72-602 follows the Vault's rule of the nearest day, and the rule has been applied without exception since the day it was written. Ref. CIBT-2998-7389-9		
19 Jan	Temporal Health Plan	-40,970	856,187,236
	Premiums are charged in whole seconds, and any part of a second is carried into the next month, because the plan does not charge for a fraction it has not yet used. This month carries 0.973 of a second forward. Ref. CIBT-2998-E008-1		
23 Jan	ATM withdrawal: Luna	-172,800	856,014,436
	The receipt for 2 Standard days came out of the machine folded in a way the custodian described as deliberate. You may keep it or give it back. The Bank has no preference, though it would like the crease kept where it is. Ref. CIBT-2998-F09D-3		
26 Jan	Transfer to own account: Luna	-21,162,849	834,851,587
	The sundry was rounded to the nearest second, which is the Bank's rule for charges under ten seconds and its custom for the rest. The Teller has checked the rounding and says it is correct, though she would have preferred it to be wrong in your favour. Ref. CIBT-2998-0C63-0		
31 Jan	Interest at 4.40% APY	+3,140,460	837,992,047
	The monthly fee was waived in a month when your balance fell, for one morning, to the figure it had held on the day the account opened. The Bank regards that as a return to first principles, and has charged nothing for the return. Ref. CIBT-2998-B738-8		

Closing balance, month by month

Highest 856,489,206 s · lowest 549,556,245 s



February 2997 January 2998

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 2998-01